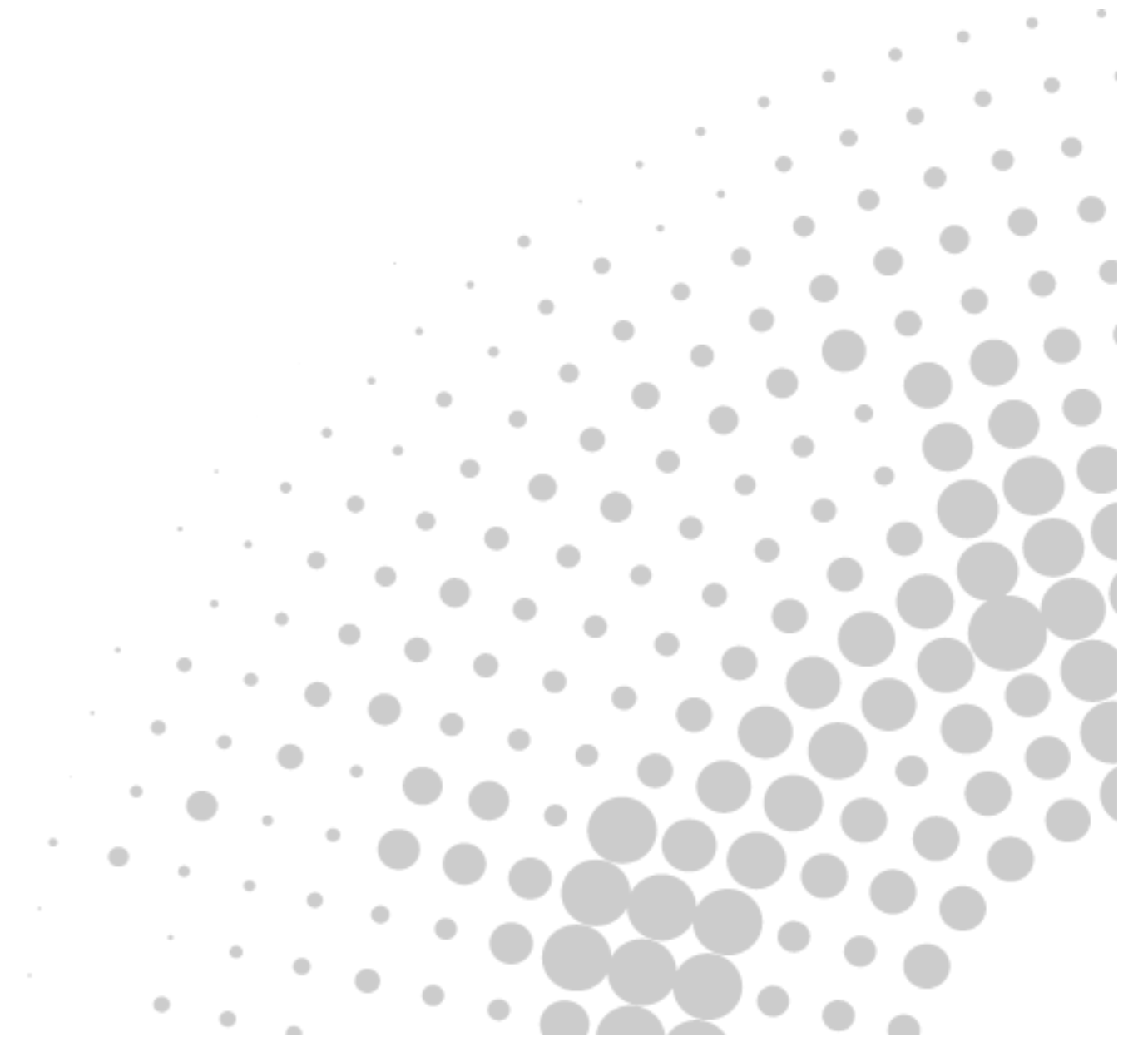


Compliance Workpapers
Othen Super Fund
Financial Year - 2023



Fund Details

Fund Name	Othen Super Fund
Contact no	
Financial Year	2023
Established Date	29/11/2004
ABN	80 205 525 534
TFN	819391953
Trustee Type	Corporate
Trustees	G & A Othen Pty Ltd
ACN	609037498

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	1,029,686.49	935,312.97	94,373.52	10.09	WP-1 WP-2 WP-3
Derivative Investments	0.00	98.10	0.00	98.10	100.00	
Platinum Asia Investments Limited - Option Expiring 28-Mar-2024	5,163.00	98.10	0.00	98.10	100.00	WP-1
Shares in Listed Companies	0.00	791,608.36	724,117.00	67,491.36	9.32	
AGL Energy Limited.	616.00	6,658.96	5,082.00	1,576.96	31.03	WP-1
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%	250.00	24,737.50	0.00	24,737.50	100.00	WP-1
BHP Group Limited	331.00	14,891.69	13,653.75	1,237.94	9.07	WP-1
Commonwealth Bank Of Australia.	107.00	10,728.89	9,670.66	1,058.23	10.94	WP-1
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	500.00	50,295.00	49,170.00	1,125.00	2.29	WP-1
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	930.00	93,846.30	92,888.40	957.90	1.03	WP-1
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	1,808.00	184,036.32	184,775.79	-739.47	0.40	WP-1
Healius Limited	2,630.00	8,363.40	9,652.10	-1,288.70	13.35	WP-1
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%	500.00	50,600.00	0.00	50,600.00	100.00	WP-1
K-Tig Limited	16,216.00	2,351.32	10,135.00	-7,783.68	76.80	WP-1
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	371.00	37,218.72	36,068.62	1,150.10	3.19	WP-1
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	750.00	76,755.00	75,390.00	1,365.00	1.81	WP-1
Neurizer Ltd	133,333.00	7,866.65	23,999.94	-16,133.29	67.22	WP-1
Platinum Asia Investments Limited	20,650.00	17,655.75	17,759.00	-103.25	0.58	WP-1

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Spark New Zealand Limited	3,078.00	14,374.26	13,327.74	1,046.52	7.85	WP-1
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	1,500.00	149,880.00	144,750.00	5,130.00	3.54	WP-1
Telstra Group Limited	4,368.00	18,782.40	16,816.80	1,965.60	11.69	WP-1
Volt Resources Limited	125,000.00	1,250.00	2,125.00	-875.00	41.18	WP-1
Wesfarmers Limited	204.00	10,065.36	8,549.64	1,515.72	17.73	WP-1
Westpac Banking Corporation	432.00	9,218.88	8,424.00	794.88	9.44	WP-1
Woodside Energy Group Ltd	59.00	2,031.96	1,878.56	153.40	8.17	WP-1
Stapled Securities	0.00	2,422.50	2,817.50	-395.00	14.02	
APA Group	250.00	2,422.50	2,817.50	-395.00	14.02	WP-1
Units In Listed Unit Trusts	0.00	235,557.53	208,378.47	27,179.06	13.04	
Betashares Global Energy Companies ETF - Currency Hedged	3,900.00	23,049.00	22,074.00	975.00	4.42	WP-1
Betashares Global Healthcare ETF - Currency Hedged	4,418.00	34,195.32	33,179.18	1,016.14	3.06	WP-1
Betashares Managed Risk Global Share Fund (Managed Fund)	2,125.00	32,618.75	31,067.50	1,551.25	4.99	WP-1
Betashares Nasdaq 100 ETF	1,201.00	42,095.05	32,078.71	10,016.34	31.22	WP-1
Betashares S&P 500 Yield Maximiser Fund (Managed Fund)	1,897.00	40,425.07	36,650.04	3,775.03	10.30	WP-1
Magellan Global Fund (Open Class) (Managed Fund)	7,778.00	20,689.48	18,044.96	2,644.52	14.66	WP-1
Vanguard Us Total Market Shares Index ETF	129.00	42,484.86	35,284.08	7,200.78	20.41	WP-1
Other Assets	0.00	62,179.96	128,454.38	-66,274.42	51.59	
Cash At Bank	0.00	50,573.60	118,194.38	-67,620.78	57.21	WP-1
Macquarie Cash Management Account	0.00	50,573.60	118,194.38	-67,620.78	57.21	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Current Tax Assets	0.00	9,482.30	6,492.15	2,990.15	46.06	WP-1 WP-2 WP-3
Excessive Foreign Tax Credit Writeoff	0.00	-191.32	0.00	-191.32	100.00	
Foreign Tax Credits	0.00	308.83	0.00	308.83	100.00	
Shares in Listed Companies	0.00	127.82	0.00	127.82	100.00	
Spark New Zealand Limited	0.00	127.82	0.00	127.82	100.00	
Units In Listed Unit Trusts	0.00	181.01	0.00	181.01	100.00	
Betashares Nasdaq 100 ETF	0.00	45.48	0.00	45.48	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	0.00	41.62	0.00	41.62	100.00	
Vanguard Us Total Market Shares Index ETF	0.00	93.91	0.00	93.91	100.00	
Franking Credits	0.00	12,672.74	0.00	12,672.74	100.00	
Shares in Listed Companies	0.00	12,656.87	0.00	12,656.87	100.00	
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%	0.00	116.64	0.00	116.64	100.00	
BHP Group Limited	0.00	555.44	0.00	555.44	100.00	
Commonwealth Bank Of Australia.	0.00	192.60	0.00	192.60	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	0.00	835.41	0.00	835.41	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	0.00	1,623.58	0.00	1,623.58	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	0.00	3,536.06	0.00	3,536.06	100.00	
Healius Limited	0.00	67.63	0.00	67.63	100.00	
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%	0.00	189.68	0.00	189.68	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	0.00	313.59	0.00	313.59	100.00	
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	0.00	1,442.67	0.00	1,442.67	100.00	
Platinum Asia Investments Limited	0.00	344.16	0.00	344.16	100.00	
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	0.00	2,613.79	0.00	2,613.79	100.00	
Telstra Group Limited	0.00	318.24	0.00	318.24	100.00	
Wesfarmers Limited	0.00	164.37	0.00	164.37	100.00	
Westpac Banking Corporation	0.00	248.09	0.00	248.09	100.00	
Woodside Energy Group Ltd	0.00	94.92	0.00	94.92	100.00	
Stapled Securities	0.00	15.87	0.00	15.87	100.00	
APA Group	0.00	15.87	0.00	15.87	100.00	
Income Tax Payable	0.00	0.00	6,492.15	-6,492.15	100.00	
Provision for Income Tax	0.00	-3,307.95	0.00	-3,307.95	100.00	
Other Taxes Refundable	0.00	219.77	287.79	-68.02	23.64	WP-1
Activity Statement Payable/Refundable	0.00	0.00	287.79	-287.79	100.00	
GST Payable/Refundable	0.00	219.77	0.00	219.77	100.00	
Receivables	0.00	1,904.29	3,480.06	-1,575.77	45.28	WP-1
Investment Income Receivable	0.00	1,904.29	0.00	1,904.29	100.00	
Distributions	0.00	1,904.29	0.00	1,904.29	100.00	
Stapled Securities	0.00	2.57	0.00	2.57	100.00	
APA Group	0.00	2.57	0.00	2.57	100.00	
Units In Listed Unit Trusts	0.00	1,901.72	0.00	1,901.72	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Betashares Managed Risk Global Share Fund (Managed Fund)	0.00	38.01	0.00	38.01	100.00	
Betashares Nasdaq 100 ETF	0.00	940.01	0.00	940.01	100.00	
Betashares S&P 500 Yield Maximiser Fund (Managed Fund)	0.00	526.24	0.00	526.24	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	0.00	397.46	0.00	397.46	100.00	
Sundry Debtors	0.00	0.00	3,480.06	-3,480.06	100.00	
Sundry	0.00	0.00	3,480.06	-3,480.06	100.00	
Total Assets	0.00	1,091,866.45	1,063,767.35	28,099.10	2.64	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Deferred Tax Liability	0.00	0.00	1,464.25	-1,464.25	100.00	
Unrealised Gains/Losses	0.00	0.00	1,464.25	-1,464.25	100.00	
Total Liabilities	0.00	0.00	1,464.25	-1,464.25	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	1,091,866.45	1,062,303.10	29,563.35	2.78	WP-1 WP-2
Mr Gavin Othen	0.00	689,605.70	684,609.26	4,996.44	0.73	
Account Based Pension (50.22% Tax Free)	0.00	667,555.10	667,108.97	446.13	0.07	
Accumulation	0.00	22,050.60	17,500.29	4,550.31	26.00	
Mrs Alison Othen	0.00	402,260.75	377,693.84	24,566.91	6.50	
Accumulation	0.00	402,260.75	377,693.84	24,566.91	6.50	
Total Member Entitlements	0.00	1,091,866.45	1,062,303.10	29,563.35	2.78	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	19,373.52	-52,700.10	72,073.62	136.76	
Increase in Market Value	19,373.52	-52,700.10	72,073.62	136.76	WP-1
Derivative Investments	98.10	0.00	98.10	100.00	
Platinum Asia Investments Limited - Option Expiring 28-Mar-2024	98.10	0.00	98.10	100.00	
Shares in Listed Companies	-7,508.64	0.00	-7,508.64	100.00	
AGL Energy Limited.	1,576.96	0.00	1,576.96	100.00	
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%	-262.50	0.00	-262.50	100.00	
BHP Group Limited	1,237.94	0.00	1,237.94	100.00	
Commonwealth Bank Of Australia.	1,058.23	0.00	1,058.23	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	1,125.00	0.00	1,125.00	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	957.90	0.00	957.90	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	-739.47	0.00	-739.47	100.00	
Healius Limited	-1,288.70	0.00	-1,288.70	100.00	
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%	600.00	0.00	600.00	100.00	
K-Tig Limited	-7,783.68	0.00	-7,783.68	100.00	
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	1,150.10	0.00	1,150.10	100.00	
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	1,365.00	0.00	1,365.00	100.00	
Neurizer Ltd	-16,133.29	0.00	-16,133.29	100.00	
Platinum Asia Investments Limited	-103.25	0.00	-103.25	100.00	
Spark New Zealand Limited	1,046.52	0.00	1,046.52	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	5,130.00	0.00	5,130.00	100.00	
Telstra Group Limited	1,965.60	0.00	1,965.60	100.00	
Volt Resources Limited	-875.00	0.00	-875.00	100.00	
Wesfarmers Limited	1,515.72	0.00	1,515.72	100.00	
Westpac Banking Corporation	794.88	0.00	794.88	100.00	
Woodside Energy Group Ltd	153.40	0.00	153.40	100.00	
Stapled Securities	-395.00	0.00	-395.00	100.00	
APA Group	-395.00	0.00	-395.00	100.00	
Units In Listed Unit Trusts	27,179.06	0.00	27,179.06	100.00	
Betashares Global Energy Companies ETF - Currency Hedged	975.00	0.00	975.00	100.00	
Betashares Global Healthcare ETF - Currency Hedged	1,016.14	0.00	1,016.14	100.00	
Betashares Managed Risk Global Share Fund (Managed Fund)	1,551.25	0.00	1,551.25	100.00	
Betashares Nasdaq 100 ETF	10,016.34	0.00	10,016.34	100.00	
Betashares S&P 500 Yield Maximiser Fund (Managed Fund)	3,775.03	0.00	3,775.03	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	2,644.52	0.00	2,644.52	100.00	
Vanguard Us Total Market Shares Index ETF	7,200.78	0.00	7,200.78	100.00	
Investment Income	53,269.60	28,429.54	24,840.06	87.37	WP-1 WP-2
Distributions	5,800.94	6,443.40	-642.46	9.97	WP-1 WP-2
Stapled Securities	150.58	0.00	150.58	100.00	


Income	2023	2022	Change (\$)	Change (%)	
APA Group	150.58	0.00	150.58	100.00	
Units In Listed Unit Trusts	5,650.36	0.00	5,650.36	100.00	
Betashares Global Energy Companies ETF - Currency Hedged	740.32	0.00	740.32	100.00	
Betashares Global Healthcare ETF - Currency Hedged	115.74	0.00	115.74	100.00	
Betashares Managed Risk Global Share Fund (Managed Fund)	355.58	0.00	355.58	100.00	
Betashares Nasdaq 100 ETF	1,022.76	0.00	1,022.76	100.00	
Betashares S&P 500 Yield Maximiser Fund (Managed Fund)	2,580.20	0.00	2,580.20	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	835.76	0.00	835.76	100.00	
Dividends	44,660.22	21,837.46	22,822.76	104.51	
Shares in Listed Companies	44,660.22	0.00	44,660.22	100.00	
AGL Energy Limited.	110.88	0.00	110.88	100.00	
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%	388.79	0.00	388.79	100.00	
BHP Group Limited	1,851.46	0.00	1,851.46	100.00	
Commonwealth Bank Of Australia.	642.00	0.00	642.00	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	2,784.71	0.00	2,784.71	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	5,411.93	0.00	5,411.93	100.00	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	11,786.87	0.00	11,786.87	100.00	
Healius Limited	225.43	0.00	225.43	100.00	
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%	1,665.03	0.00	1,665.03	100.00	WP-1
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	2,142.86	0.00	2,142.86	100.00	
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	4,808.90	0.00	4,808.90	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Platinum Asia Investments Limited	1,376.66	0.00	1,376.66	100.00	
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	8,712.64	0.00	8,712.64	100.00	
Telstra Group Limited	1,060.80	0.00	1,060.80	100.00	
Wesfarmers Limited	547.89	0.00	547.89	100.00	
Westpac Banking Corporation	826.97	0.00	826.97	100.00	
Woodside Energy Group Ltd	316.40	0.00	316.40	100.00	
Foreign Income	1,478.27	0.00	1,478.27	100.00	
Foreign Dividend	1,478.27	0.00	1,478.27	100.00	
Shares in Listed Companies	852.10	0.00	852.10	100.00	
Spark New Zealand Limited	852.10	0.00	852.10	100.00	
Units In Listed Unit Trusts	626.17	0.00	626.17	100.00	
Vanguard Us Total Market Shares Index ETF	626.17	0.00	626.17	100.00	
Interest	1,330.17	148.68	1,181.49	794.65	
Cash At Bank	1,330.17	0.00	1,330.17	100.00	
Macquarie Cash Management Account	1,330.17	0.00	1,330.17	100.00	
Member Receipts	3,878.19	3,134.83	743.36	23.71	
Contributions	3,878.19	3,134.83	743.36	23.71	WP-1
Employer	3,878.19	3,120.08	758.11	24.30	
Mr Gavin Othen	3,878.19	0.00	3,878.19	100.00	
Other	0.00	14.75	-14.75	100.00	
Total Income	76,521.31	-21,135.73	97,657.04	462.05	

Expenses	2023	2022	Change (\$)	Change (%)	
Member Payments	41,600.00	49,700.00	-8,100.00	16.30	
Pensions Paid	41,600.00	49,700.00	-8,100.00	16.30	WP-1
Mr Gavin Othen	41,600.00	0.00	41,600.00	100.00	
Account Based Pension (50.22% Tax Free)	41,600.00	0.00	41,600.00	100.00	
Other Expenses	3,322.94	5,737.95	-2,415.01	42.09	
Accountancy Fee	0.00	4,872.99	-4,872.99	100.00	
Actuarial Fee	185.43	0.00	185.43	100.00	WP-1
Adviser Fee	2,562.47	0.00	2,562.47	100.00	
ASIC Fee	59.00	56.00	3.00	5.36	WP-1 WP-2
Auditor Fee	0.00	549.96	-549.96	100.00	
Fund Administration Fee	256.25	0.00	256.25	100.00	
Non-Deductible Expense	0.79	0.00	0.79	100.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
Total Expenses	44,922.94	55,437.95	-10,515.01	18.97	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	2,035.02	-6,085.82	8,120.84	133.44	WP-1 WP-2
Excessive Foreign Tax Credit Writeoff Expense	191.32	0.00	191.32	100.00	
Income Tax Expense	1,843.70	-6,085.82	7,929.52	130.30	
Total Income Tax	2,035.02	-6,085.82	8,120.84	133.44	

Net Profit(Loss) Total	29,563.35	-70,487.86	
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Market Value

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
SECURITY							
	AGL	AGL Energy Limited.	10.81	616.00	10.81	6,658.96	
	AN3PK	Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%	98.95	250.00	98.95	24,737.50	
	APA	APA Group	9.69	250.00	9.69	2,422.50	
	BHP	BHP Group Limited	44.99	331.00	44.99	14,891.69	
	CBA	Commonwealth Bank Of Australia.	100.27	107.00	100.27	10,728.89	
	CBAPH	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	101.79	1,808.00	101.79	184,036.32	
	CBAPI	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	100.91	930.00	100.91	93,846.30	
	CBAPJ	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	100.59	500.00	100.59	50,295.00	
	DRUG	Betashares Global Healthcare ETF - Currency Hedged	7.74	4,418.00	7.74	34,195.32	
	FUEL	Betashares Global Energy Companies ETF - Currency Hedged	5.91	3,900.00	5.91	23,049.00	
	HLS	Healius Limited	3.18	2,630.00	3.18	8,363.40	
	IAGPE	Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%	101.20	500.00	101.20	50,600.00	
	 KTG	K-Tig Limited		16,216.00	0.14	2,351.32	
	MGOC	Magellan Global Fund (Open Class) (Managed Fund)	2.66	7,778.00	2.66	20,689.48	

			Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
MQGPE	Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27		100.32	371.00	100.32	37,218.72
NABPH	National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27		102.34	750.00	102.34	76,755.00
NDQ	Betashares Nasdaq 100 ETF		35.05	1,201.00	35.05	42,095.05
NRZ	Neurizer Ltd		0.06	133,333.00	0.06	7,866.65
PAI	Platinum Asia Investments Limited		0.85	20,650.00	0.85	17,655.75
SPK	Spark New Zealand Limited		4.67	3,078.00	4.67	14,374.26
SUNPI	Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28		99.92	1,500.00	99.92	149,880.00
TLS	Telstra Group Limited		4.30	4,368.00	4.30	18,782.40
UMAX	Betashares S&P 500 Yield Maximiser Fund (Managed Fund)		21.31	1,897.00	21.31	40,425.07
VRC	Volt Resources Limited		0.01	125,000.00	0.01	1,250.00
VTS	Vanguard Us Total Market Shares Index ETF		329.34	129.00	329.34	42,484.86
WBC	Westpac Banking Corporation		21.34	432.00	21.34	9,218.88
WDS	Woodside Energy Group Ltd		34.44	59.00	34.44	2,031.96
WES	Wesfarmers Limited		49.34	204.00	49.34	10,065.36
WRLD	Betashares Managed Risk Global Share Fund (Managed Fund)		15.35	2,125.00	15.35	32,618.75

Pension Limit

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
Mr Gavin Othen						
	Account Based Pension (50.22% Tax Free)	63	41,600.00	13,340.00		

Tax Effective Allocation of Pension Payment (Member Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Gavin Othen (Age: 63 at 30/06/2023)				
	Account Based Pension (50.22% Tax Free)	41,600.00	13,340.00	50.22

Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Preservation Components

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
Mr Gavin Othen (Age: 63 at 30/06/2023)									
Accumulation	Accumulation	17,500.29	0.00	0.00	22,050.60	0.00	0.00		
Mrs Alison Othen (Age: 61 at 30/06/2023)									
Accumulation	Accumulation	377,693.84	0.00	0.00	402,260.75	0.00	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Gavin Othen (Age: 63 at 30/06/2023)				
	Accumulation		5,746.80	5,746.80
Mrs Alison Othen (Age: 61 at 30/06/2023)				
	Accumulation		231,510.00	231,510.00

Tax Component Verification (Pension)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %
Mr Gavin Othen (Age: 63 at 30/06/2023)				
	Account Based Pension (50.22% Tax Free)	50.21	50.22	50.22

Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr Gavin Othen Date of Birth: 18/08/1959 (Age: 62 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		3,878.19	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		3,878.19	0.00
	Amount above caps		0.00	0.00
Mrs Alison Othen Date of Birth: 19/05/1962 (Age: 60 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go



Great news! After review there is nothing that requires your attention.

Contra Bank Entries - Good to Go

Great news! After review there is nothing that requires your attention.

Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
MQGPE : Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)							
🚩	01/09/2022	Distribution	0.00	0.00	373.97	64.11	
🚩	19/09/2022	Dividend	373.96	64.11	0.00	0.00	
🚩	01/12/2022	Distribution	0.00	0.00	453.32	77.71	
🚩	19/12/2022	Dividend	453.32	77.71	0.00	0.00	
🚩	02/03/2023	Distribution	0.00	0.00	481.78	82.59	
🚩	20/03/2023	Dividend	481.78	82.59	0.00	0.00	
🚩	31/05/2023	Distribution	0.00	0.00	520.22	89.18	
🚩	19/06/2023	Dividend	520.21	89.18	0.00	0.00	
APA : APA Group (ASX:APA)							
🚩	01/07/2022	Distribution	0.00	0.00	67.14	6.76	
🚩	14/09/2022	Distribution	67.14	0.00	0.00	0.00	
🚩	29/12/2022	Distribution	65.00	0.00	65.00	9.11	
IAGPE : Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)							
🚩	02/03/2023	Distribution	0.00	0.00	676.00	86.91	
🚩	15/03/2023	Dividend	676.00	86.91	0.00	0.00	
🚩	01/06/2023	Distribution	0.00	0.00	799.35	102.77	

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	15/06/2023	Dividend		799.35	102.77	0.00	0.00
FUEL : Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)							
	03/01/2023	Distribution		740.32	0.00	740.33	0.00

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Tax Effective Allocation of Pension Payment (Pension Account Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Gavin Othen (Age: 63 at 30/06/2023)				
	Account Based Pension (50.22% Tax Free)	41,600.00	13,340.00	50.22

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Mr Gavin Othen					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	0.00	1,045.57	1,045.57
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	0.00	515.79	1,561.36
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	0.00	1,028.16	2,589.52
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	0.00	1,288.67	3,878.19
30/06/2023	Closing Balance	0.00	0.00	0.00	3,878.19
Investment Gains / Increase in Market Value / Derivative Investments / Platinum Asia Investments Limited - Option Expiring 28-Mar-2024					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	98.10	98.10
30/06/2023	Closing Balance	0.00	0.00	0.00	98.10
Investment Gains / Increase in Market Value / Shares in Listed Companies / AGL Energy Limited.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,576.96	1,576.96
30/06/2023	Closing Balance	0.00	0.00	0.00	1,576.96
Investment Gains / Increase in Market Value / Shares in Listed Companies / Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	262.50	0.00	262.50

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	262.50
Investment Gains / Increase in Market Value / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,237.94	1,237.94
30/06/2023	Closing Balance	0.00	0.00	0.00	1,237.94
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,058.23	1,058.23
30/06/2023	Closing Balance	0.00	0.00	0.00	1,058.23
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,125.00	1,125.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,125.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	957.90	957.90
30/06/2023	Closing Balance	0.00	0.00	0.00	957.90
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	739.47	0.00	739.47

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	739.47
Investment Gains / Increase in Market Value / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,288.70	0.00	1,288.70
30/06/2023	Closing Balance	0.00	0.00	0.00	1,288.70
Investment Gains / Increase in Market Value / Shares in Listed Companies / Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	600.00	600.00
30/06/2023	Closing Balance	0.00	0.00	0.00	600.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / K-Tig Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	7,783.68	0.00	7,783.68
30/06/2023	Closing Balance	0.00	0.00	0.00	7,783.68
Investment Gains / Increase in Market Value / Shares in Listed Companies / Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,150.10	1,150.10
30/06/2023	Closing Balance	0.00	0.00	0.00	1,150.10
Investment Gains / Increase in Market Value / Shares in Listed Companies / National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,365.00	1,365.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,365.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Neurizer Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	16,133.29	0.00	16,133.29
30/06/2023	Closing Balance	0.00	0.00	0.00	16,133.29
Investment Gains / Increase in Market Value / Shares in Listed Companies / Platinum Asia Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	103.25	0.00	103.25
30/06/2023	Closing Balance	0.00	0.00	0.00	103.25
Investment Gains / Increase in Market Value / Shares in Listed Companies / Spark New Zealand Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,046.52	1,046.52
30/06/2023	Closing Balance	0.00	0.00	0.00	1,046.52
Investment Gains / Increase in Market Value / Shares in Listed Companies / Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	5,130.00	5,130.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5,130.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,965.60	1,965.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,965.60
Investment Gains / Increase in Market Value / Shares in Listed Companies / Volt Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	875.00	0.00	875.00
30/06/2023	Closing Balance	0.00	0.00	0.00	875.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,515.72	1,515.72
30/06/2023	Closing Balance	0.00	0.00	0.00	1,515.72
Investment Gains / Increase in Market Value / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	794.88	794.88
30/06/2023	Closing Balance	0.00	0.00	0.00	794.88
Investment Gains / Increase in Market Value / Shares in Listed Companies / Woodside Energy Group Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	153.40	153.40
30/06/2023	Closing Balance	0.00	0.00	0.00	153.40
Investment Gains / Increase in Market Value / Stapled Securities / APA Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	395.00	0.00	395.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	395.00
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Global Energy Companies ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	975.00	975.00
30/06/2023	Closing Balance	0.00	0.00	0.00	975.00
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Global Healthcare ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,016.14	1,016.14
30/06/2023	Closing Balance	0.00	0.00	0.00	1,016.14
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Managed Risk Global Share Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,551.25	1,551.25
30/06/2023	Closing Balance	0.00	0.00	0.00	1,551.25
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Nasdaq 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	10,016.34	10,016.34
30/06/2023	Closing Balance	0.00	0.00	0.00	10,016.34
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares S&P 500 Yield Maximiser Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,775.03	3,775.03

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	3,775.03
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,644.52	2,644.52
30/06/2023	Closing Balance	0.00	0.00	0.00	2,644.52
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	7,200.78	7,200.78
30/06/2023	Closing Balance	0.00	0.00	0.00	7,200.78
Investment Income / Distributions / Stapled Securities / APA Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	APA DST 001281264030	0.00	0.00	67.14	67.14
14/09/2022	Distribution - Tax Statement	0.00	0.00	7.91	75.05
29/12/2022	APA AUD 0.085036 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	65.00	140.05
29/12/2022	Distribution - Tax Statement	0.00	0.00	7.66	147.71
29/06/2023	APA AUD DRP SUSP	0.00	0.00	2.57	150.28
29/06/2023	Distribution - Tax Statement	0.00	0.00	0.30	150.58
30/06/2023	Closing Balance	0.00	0.00	0.00	150.58
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Global Energy Companies ETF - Currency Hedged					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/01/2023	FUEL AUD DRP	0.00	0.00	740.32	740.32
30/06/2023	Closing Balance	0.00	0.00	0.00	740.32
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Global Healthcare ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/01/2023	DRUG AUD DRP	0.00	0.00	115.74	115.74
30/06/2023	Closing Balance	0.00	0.00	0.00	115.74
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Managed Risk Global Share Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/01/2023	WRLD AUD DRP	0.00	0.00	317.57	317.57
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	317.57
30/06/2023	WRLD AUD DRP	0.00	0.00	38.01	355.58
30/06/2023	Closing Balance	0.00	0.00	0.00	355.58
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Nasdaq 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	1.73	1.73
03/01/2023	NDQ AUD DRP	0.00	0.00	37.27	39.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.00	43.75	82.75
30/06/2023	NDQ AUD DRP	0.00	0.00	940.01	1,022.76
30/06/2023	Closing Balance	0.00	0.00	0.00	1,022.76
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares S&P 500 Yield Maximiser Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/10/2022	UMAX AUD DRP	0.00	0.00	737.38	737.38
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	737.38
03/01/2023	UMAX AUD DRP	0.00	0.00	725.50	1,462.88
03/04/2023	Distribution - Tax Statement	0.00	0.00	0.00	1,462.88
03/04/2023	UMAX AUD DRP	0.00	0.00	591.08	2,053.96
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	2,053.96
30/06/2023	UMAX AUD DRP	0.00	0.00	526.24	2,580.20
30/06/2023	Closing Balance	0.00	0.00	0.00	2,580.20
Investment Income / Distributions / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	20.79	20.79
03/01/2023	MGOC AUD DRP	0.00	0.00	396.68	417.47
30/06/2023	Distribution - Tax Statement	0.00	0.00	20.83	438.30
30/06/2023	MGOC AUD DRP	0.00	0.00	397.46	835.76

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	835.76
Investment Income / Dividends / Shares in Listed Companies / AGL Energy Limited.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	AGL AUD UNFRANKED, NIL CFI, DRP SUSP	0.00	0.00	61.60	61.60
24/03/2023	AGL AUD UNFRANKED, NIL CFI, DRP NIL DISC	0.00	0.00	49.28	110.88
30/06/2023	Closing Balance	0.00	0.00	0.00	110.88
Investment Income / Dividends / Shares in Listed Companies / Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	AN3PK AUD 1.0886 FRANKED, 30% CTR	0.00	0.00	388.79	388.79
30/06/2023	Closing Balance	0.00	0.00	0.00	388.79
Investment Income / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,206.66	1,206.66
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	644.80	1,851.46
30/06/2023	Closing Balance	0.00	0.00	0.00	1,851.46
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	321.00	321.00

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	321.00	642.00
30/06/2023	Closing Balance	0.00	0.00	0.00	642.00
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPJ AUD 0.7861 FRANKED, 30% CTR	0.00	0.00	561.50	561.50
15/12/2022	CBAPJ AUD 0.9605 FRANKED, 30% CTR	0.00	0.00	686.07	1,247.57
15/03/2023	CBAPJ AUD 1.0213 FRANKED, 30% CTR	0.00	0.00	729.50	1,977.07
15/06/2023	CBAPJ AUD 1.1307 FRANKED, 30% CTR	0.00	0.00	807.64	2,784.71
30/06/2023	Closing Balance	0.00	0.00	0.00	2,784.71
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPI AUD 0.8302 FRANKED, 30% CTR	0.00	0.00	1,102.99	1,102.99
15/12/2022	CBAPI AUD 1.0041 FRANKED, 30% CTR	0.00	0.00	1,334.01	2,437.00
15/03/2023	CBAPI AUD 1.0644 FRANKED, 30% CTR	0.00	0.00	1,414.13	3,851.13
15/06/2023	CBAPI AUD 1.1748 FRANKED, 30% CTR	0.00	0.00	1,560.80	5,411.93
30/06/2023	Closing Balance	0.00	0.00	0.00	5,411.93
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPH AUD 0.9537 FRANKED, 30% CTR	0.00	0.00	2,463.27	2,463.27

Date	Description	Quantity	Debits	Credits	Balance
15/12/2022	CBAPH AUD 1.1263 FRANKED, 30% CTR	0.00	0.00	2,909.07	5,372.34
15/03/2023	CBAPH AUD 1.1852 FRANKED, 30% CTR	0.00	0.00	3,061.20	8,433.54
15/06/2023	CBAPH AUD 1.2983 FRANKED, 30% CTR	0.00	0.00	3,353.33	11,786.87
30/06/2023	Closing Balance	0.00	0.00	0.00	11,786.87
Investment Income / Dividends / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	225.43	225.43
30/06/2023	Closing Balance	0.00	0.00	0.00	225.43
Investment Income / Dividends / Shares in Listed Companies / Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/03/2023	IAGPE AUD 0.4056 FRANKED, 30% CTR, NIL CFI	0.00	0.00	762.91	762.91
15/06/2023	IAGPE AUD 0.4796 FRANKED, 30% CTR, NIL CFI	0.00	0.00	902.12	1,665.03
30/06/2023	Closing Balance	0.00	0.00	0.00	1,665.03
Investment Income / Dividends / Shares in Listed Companies / Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	MQGPE AUD 0.4032 FRANKED, 30% CTR, 0.6048 CFI	0.00	0.00	438.07	438.07
19/12/2022	MQGPE AUD 0.48876 FRANKED, 30% CTR, 0.73314 CFI	0.00	0.00	531.03	969.10

Date	Description	Quantity	Debits	Credits	Balance
20/03/2023	MQGPE AUD 0.51944 FRANKED, 30% CTR, 0.77916 CFI	0.00	0.00	564.37	1,533.47
19/06/2023	MQGPE AUD 0.56088 FRANKED, 30% CTR, 0.84132 CFI	0.00	0.00	609.39	2,142.86
30/06/2023	Closing Balance	0.00	0.00	0.00	2,142.86
Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	NABPH AUD 0.9553 FRANKED, 30% CTR	0.00	0.00	1,023.54	1,023.54
19/12/2022	NABPH AUD 1.1066 FRANKED, 30% CTR	0.00	0.00	1,185.64	2,209.18
17/03/2023	NABPH AUD 1.131 FRANKED, 30% CTR	0.00	0.00	1,211.79	3,420.97
19/06/2023	NABPH AUD 1.2954 FRANKED, 30% CTR	0.00	0.00	1,387.93	4,808.90
30/06/2023	Closing Balance	0.00	0.00	0.00	4,808.90
Investment Income / Dividends / Shares in Listed Companies / Platinum Asia Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	0.00	688.33	688.33
17/03/2023	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	0.00	688.33	1,376.66
30/06/2023	Closing Balance	0.00	0.00	0.00	1,376.66
Investment Income / Dividends / Shares in Listed Companies / Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	SUNPI AUD 0.8471 FRANKED, 30% CTR	0.00	0.00	1,815.21	1,815.21

Date	Description	Quantity	Debits	Credits	Balance
19/12/2022	SUNPI AUD 1.0019 FRANKED, 30% CTR	0.00	0.00	2,146.93	3,962.14
17/03/2023	SUNPI AUD 1.0297 FRANKED, 30% CTR	0.00	0.00	2,206.50	6,168.64
19/06/2023	SUNPI AUD 1.1872 FRANKED, 30% CTR	0.00	0.00	2,544.00	8,712.64
30/06/2023	Closing Balance	0.00	0.00	0.00	8,712.64
Investment Income / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	530.40	530.40
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	530.40	1,060.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,060.80
Investment Income / Dividends / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	291.43	291.43
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	256.46	547.89
30/06/2023	Closing Balance	0.00	0.00	0.00	547.89
Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	394.97	394.97

Date	Description	Quantity	Debits	Credits	Balance
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	432.00	826.97
30/06/2023	Closing Balance	0.00	0.00	0.00	826.97
Investment Income / Dividends / Shares in Listed Companies / Woodside Energy Group Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	134.81	134.81
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	181.59	316.40
30/06/2023	Closing Balance	0.00	0.00	0.00	316.40
Investment Income / Foreign Income / Foreign Dividend / Shares in Listed Companies / Spark New Zealand Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	SPK NZD 0.125, 0.02205882 SUP, 15% WHT, DRP SUSP	0.00	0.00	398.92	398.92
06/04/2023	SPK NZD 0.135, 0.02382353 SUP, 15% WHT, DRP SUSP	0.00	0.00	453.18	852.10
30/06/2023	Closing Balance	0.00	0.00	0.00	852.10
Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	0.00	141.66	141.66
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	162.27	303.93
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	172.21	476.14
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	150.03	626.17

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	626.17
Investment Income / Interest / Cash At Bank / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	36.74	36.74
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	78.70	115.44
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	103.52	218.96
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	143.40	362.36
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	163.11	525.47
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	160.40	685.87
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	128.15	814.02
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	111.15	925.17
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	117.92	1,043.09
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.20	1,128.29
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	100.85	1,229.14
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	101.03	1,330.17
30/06/2023	Closing Balance	0.00	0.00	0.00	1,330.17
Member Payments / Pensions Paid / Mr Gavin Othen / Account Based Pension (50.22% Tax Free)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	800.00
13/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	1,600.00

Date	Description	Quantity	Debits	Credits	Balance
20/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	2,400.00
27/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	3,200.00
03/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	4,000.00
10/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	4,800.00
17/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	5,600.00
24/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	6,400.00
31/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	7,200.00
07/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	8,000.00
14/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	8,800.00
21/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	9,600.00
28/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	10,400.00
05/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	11,200.00
12/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	12,000.00
19/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	12,800.00
26/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	13,600.00
02/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	14,400.00
09/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	15,200.00
16/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	16,000.00
23/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	16,800.00
30/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	17,600.00

Date	Description	Quantity	Debits	Credits	Balance
07/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	18,400.00
14/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	19,200.00
21/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	20,000.00
28/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	20,800.00
04/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	21,600.00
11/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	22,400.00
18/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	23,200.00
25/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	24,000.00
01/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	24,800.00
08/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	25,600.00
15/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	26,400.00
22/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	27,200.00
01/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	28,000.00
08/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	28,800.00
15/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	29,600.00
22/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	30,400.00
29/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	31,200.00
05/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	32,000.00
12/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	32,800.00
19/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	33,600.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	34,400.00
03/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	35,200.00
10/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	36,000.00
17/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	36,800.00
24/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	37,600.00
31/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	38,400.00
07/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	39,200.00
14/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	40,000.00
21/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	40,800.00
28/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	41,600.00
30/06/2023	Closing Balance	0.00	0.00	0.00	41,600.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
06/07/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
13/07/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
13/07/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
20/07/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
20/07/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
27/07/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
27/07/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/08/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
03/08/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
10/08/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
10/08/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
17/08/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
17/08/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
24/08/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
24/08/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
31/08/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
31/08/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
07/09/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
07/09/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
14/09/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
14/09/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
21/09/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
21/09/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
28/09/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
28/09/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
05/10/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
05/10/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/10/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
12/10/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
19/10/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
19/10/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
26/10/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
26/10/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
02/11/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
02/11/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
09/11/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
09/11/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
16/11/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
16/11/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
23/11/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
23/11/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
30/11/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
30/11/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
07/12/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
07/12/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
14/12/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
14/12/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
21/12/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
28/12/2022	Pension Drawdown - Net	0.00	0.00	800.00	800.00
28/12/2022	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
04/01/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
04/01/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
11/01/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
11/01/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
18/01/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
18/01/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
25/01/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
25/01/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
01/02/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
01/02/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
08/02/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
08/02/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
15/02/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
15/02/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
22/02/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
22/02/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
01/03/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
08/03/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
08/03/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
15/03/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
15/03/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
22/03/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
22/03/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
29/03/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
29/03/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
05/04/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
05/04/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
12/04/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
12/04/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
19/04/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
19/04/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
26/04/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
26/04/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
03/05/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
03/05/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/05/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
10/05/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
17/05/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
17/05/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
24/05/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
24/05/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
31/05/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
31/05/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
07/06/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
07/06/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
14/06/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
14/06/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
21/06/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
21/06/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
28/06/2023	Pension Drawdown - Net	0.00	0.00	800.00	800.00
28/06/2023	Pension Drawdown - Paid	0.00	800.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / Actuarial Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/10/2022	ACTUARY FEE - FY22	0.00	185.43	0.00	185.43

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	185.43
Other Expenses / Adviser Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	427.07	0.00	427.07
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	213.54	0.00	640.61
31/10/2022	ADVISER SERVICE FEE OCT	0.00	213.54	0.00	854.15
30/11/2022	ADVISER SERVICE FEE NOV	0.00	213.54	0.00	1,067.69
30/12/2022	ADVISER SERVICE FEE DEC	0.00	213.54	0.00	1,281.23
31/01/2023	ADVISER SERVICE FEE JAN	0.00	213.54	0.00	1,494.77
28/02/2023	ADVISER SERVICE FEE FEB	0.00	213.54	0.00	1,708.31
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	213.54	0.00	1,921.85
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	213.54	0.00	2,135.39
31/05/2023	ADVISER SERVICE FEE MAY	0.00	213.54	0.00	2,348.93
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	213.54	0.00	2,562.47
30/06/2023	Closing Balance	0.00	0.00	0.00	2,562.47
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/12/2022	BPAY TO ASIC	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Fund Administration Fee					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	256.25	0.00	256.25
30/06/2023	Closing Balance	0.00	0.00	0.00	256.25
Other Expenses / Non-Deductible Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/10/2022	ATO ATO80205525534I001	0.00	0.79	0.00	0.79
30/06/2023	Closing Balance	0.00	0.00	0.00	0.79
Other Expenses / SMSF Supervisory Levy					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/10/2022	ATO ATO002000017507318	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Fund Income Tax	0.00	156.84	0.00	156.84
14/10/2022	Fund Income Tax	0.00	77.37	0.00	234.21
19/01/2023	Fund Income Tax	0.00	154.22	0.00	388.43
27/04/2023	Fund Income Tax	0.00	193.30	0.00	581.73
30/06/2023	Change in provision for deferred tax	0.00	0.00	1,464.25	882.52
30/06/2023	Fund Income Tax	0.00	2,726.22	0.00	1,843.70
30/06/2023	Closing Balance	0.00	0.00	0.00	1,843.70

Date	Description	Quantity	Debits	Credits	Balance
Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	191.32	0.00	191.32
30/06/2023	Closing Balance	0.00	0.00	0.00	191.32
Investments - Platinum Asia Investments Limited - Option Expiring 28-Mar-2024					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	1:4 from PAI of PAIO	5,163.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	98.10	0.00	98.10
30/06/2023	Closing Balance	5,163.00	0.00	0.00	98.10
Investments - AGL Energy Limited.					
01/07/2022	Opening Balance	616.00	0.00	0.00	5,082.00
30/06/2023	Market Value Adjustment	0.00	1,576.96	0.00	6,658.96
30/06/2023	Closing Balance	616.00	0.00	0.00	6,658.96
Investments - Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	AUSIEX GENERAL A 5953605	250.00	25,000.00	0.00	25,000.00
30/06/2023	Market Value Adjustment	0.00	0.00	262.50	24,737.50
30/06/2023	Closing Balance	250.00	0.00	0.00	24,737.50
Investments - BHP Group Limited					
01/07/2022	Opening Balance	331.00	0.00	0.00	13,653.75

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	1,237.94	0.00	14,891.69
30/06/2023	Closing Balance	331.00	0.00	0.00	14,891.69
Investments - Commonwealth Bank Of Australia.					
01/07/2022	Opening Balance	107.00	0.00	0.00	9,670.66
30/06/2023	Market Value Adjustment	0.00	1,058.23	0.00	10,728.89
30/06/2023	Closing Balance	107.00	0.00	0.00	10,728.89
Investments - Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26					
01/07/2022	Opening Balance	500.00	0.00	0.00	49,170.00
30/06/2023	Market Value Adjustment	0.00	1,125.00	0.00	50,295.00
30/06/2023	Closing Balance	500.00	0.00	0.00	50,295.00
Investments - Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27					
01/07/2022	Opening Balance	930.00	0.00	0.00	92,888.40
30/06/2023	Market Value Adjustment	0.00	957.90	0.00	93,846.30
30/06/2023	Closing Balance	930.00	0.00	0.00	93,846.30
Investments - Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24					
01/07/2022	Opening Balance	1,808.00	0.00	0.00	184,775.79
30/06/2023	Market Value Adjustment	0.00	0.00	739.47	184,036.32
30/06/2023	Closing Balance	1,808.00	0.00	0.00	184,036.32
Investments - Healius Limited					
01/07/2022	Opening Balance	2,630.00	0.00	0.00	9,652.10

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	1,288.70	8,363.40
30/06/2023	Closing Balance	2,630.00	0.00	0.00	8,363.40
Investments - Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/12/2022	AUSIEX TRADING 5849334	500.00	50,000.00	0.00	50,000.00
30/06/2023	Market Value Adjustment	0.00	600.00	0.00	50,600.00
30/06/2023	Closing Balance	500.00	0.00	0.00	50,600.00
Investments - K-Tig Limited					
01/07/2022	Opening Balance	40,540.00	0.00	0.00	10,135.00
31/05/2023	2 for 5 consolidation of KTG	-24,324.00	0.00	0.00	10,135.00
30/06/2023	Market Value Adjustment	0.00	0.00	7,783.68	2,351.32
30/06/2023	Closing Balance	16,216.00	0.00	0.00	2,351.32
Investments - Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27					
01/07/2022	Opening Balance	371.00	0.00	0.00	36,068.62
30/06/2023	Market Value Adjustment	0.00	1,150.10	0.00	37,218.72
30/06/2023	Closing Balance	371.00	0.00	0.00	37,218.72
Investments - National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27					
01/07/2022	Opening Balance	750.00	0.00	0.00	75,390.00
30/06/2023	Market Value Adjustment	0.00	1,365.00	0.00	76,755.00
30/06/2023	Closing Balance	750.00	0.00	0.00	76,755.00

Date	Description	Quantity	Debits	Credits	Balance
Investments - Neurizer Ltd					
01/07/2022	Opening Balance	133,333.00	0.00	0.00	23,999.94
30/06/2023	Market Value Adjustment	0.00	0.00	16,133.29	7,866.65
30/06/2023	Closing Balance	133,333.00	0.00	0.00	7,866.65
Investments - Platinum Asia Investments Limited					
01/07/2022	Opening Balance	20,650.00	0.00	0.00	17,759.00
30/06/2023	Market Value Adjustment	0.00	0.00	103.25	17,655.75
30/06/2023	Closing Balance	20,650.00	0.00	0.00	17,655.75
Investments - Spark New Zealand Limited					
01/07/2022	Opening Balance	3,078.00	0.00	0.00	13,327.74
30/06/2023	Market Value Adjustment	0.00	1,046.52	0.00	14,374.26
30/06/2023	Closing Balance	3,078.00	0.00	0.00	14,374.26
Investments - Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28					
01/07/2022	Opening Balance	1,500.00	0.00	0.00	144,750.00
30/06/2023	Market Value Adjustment	0.00	5,130.00	0.00	149,880.00
30/06/2023	Closing Balance	1,500.00	0.00	0.00	149,880.00
Investments - Telstra Group Limited					
01/07/2022	Opening Balance	4,368.00	0.00	0.00	16,816.80
30/06/2023	Market Value Adjustment	0.00	1,965.60	0.00	18,782.40
30/06/2023	Closing Balance	4,368.00	0.00	0.00	18,782.40

Date	Description	Quantity	Debits	Credits	Balance
Investments - Volt Resources Limited					
01/07/2022	Opening Balance	125,000.00	0.00	0.00	2,125.00
30/06/2023	Market Value Adjustment	0.00	0.00	875.00	1,250.00
30/06/2023	Closing Balance	125,000.00	0.00	0.00	1,250.00
Investments - Wesfarmers Limited					
01/07/2022	Opening Balance	204.00	0.00	0.00	8,549.64
30/06/2023	Market Value Adjustment	0.00	1,515.72	0.00	10,065.36
30/06/2023	Closing Balance	204.00	0.00	0.00	10,065.36
Investments - Westpac Banking Corporation					
01/07/2022	Opening Balance	432.00	0.00	0.00	8,424.00
30/06/2023	Market Value Adjustment	0.00	794.88	0.00	9,218.88
30/06/2023	Closing Balance	432.00	0.00	0.00	9,218.88
Investments - Woodside Energy Group Ltd					
01/07/2022	Opening Balance	59.00	0.00	0.00	1,878.56
30/06/2023	Market Value Adjustment	0.00	153.40	0.00	2,031.96
30/06/2023	Closing Balance	59.00	0.00	0.00	2,031.96
Investments - APA Group					
01/07/2022	Opening Balance	250.00	0.00	0.00	2,817.50
30/06/2023	Market Value Adjustment	0.00	0.00	395.00	2,422.50
30/06/2023	Closing Balance	250.00	0.00	0.00	2,422.50

Date	Description	Quantity	Debits	Credits	Balance
Investments - Betashares Global Energy Companies ETF - Currency Hedged					
01/07/2022	Opening Balance	3,900.00	0.00	0.00	22,074.00
30/06/2023	Market Value Adjustment	0.00	975.00	0.00	23,049.00
30/06/2023	Closing Balance	3,900.00	0.00	0.00	23,049.00
Investments - Betashares Global Healthcare ETF - Currency Hedged					
01/07/2022	Opening Balance	4,418.00	0.00	0.00	33,179.18
30/06/2023	Market Value Adjustment	0.00	1,016.14	0.00	34,195.32
30/06/2023	Closing Balance	4,418.00	0.00	0.00	34,195.32
Investments - Betashares Managed Risk Global Share Fund (Managed Fund)					
01/07/2022	Opening Balance	2,125.00	0.00	0.00	31,067.50
30/06/2023	Market Value Adjustment	0.00	1,551.25	0.00	32,618.75
30/06/2023	Closing Balance	2,125.00	0.00	0.00	32,618.75
Investments - Betashares Nasdaq 100 ETF					
01/07/2022	Opening Balance	1,201.00	0.00	0.00	32,078.71
30/06/2023	Market Value Adjustment	0.00	10,016.34	0.00	42,095.05
30/06/2023	Closing Balance	1,201.00	0.00	0.00	42,095.05
Investments - Betashares S&P 500 Yield Maximiser Fund (Managed Fund)					
01/07/2022	Opening Balance	1,897.00	0.00	0.00	36,650.04
30/06/2023	Market Value Adjustment	0.00	3,775.03	0.00	40,425.07
30/06/2023	Closing Balance	1,897.00	0.00	0.00	40,425.07

Date	Description	Quantity	Debits	Credits	Balance
Investments - Magellan Global Fund (Open Class) (Managed Fund)					
01/07/2022	Opening Balance	7,778.00	0.00	0.00	18,044.96
30/06/2023	Market Value Adjustment	0.00	2,644.52	0.00	20,689.48
30/06/2023	Closing Balance	7,778.00	0.00	0.00	20,689.48
Investments - Vanguard Us Total Market Shares Index ETF					
01/07/2022	Opening Balance	129.00	0.00	0.00	35,284.08
30/06/2023	Market Value Adjustment	0.00	7,200.78	0.00	42,484.86
30/06/2023	Closing Balance	129.00	0.00	0.00	42,484.86
Cash At Bank - Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	118,194.38
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	1,045.57	0.00	119,239.95
06/07/2022	PENSION PAYMENT	0.00	0.00	800.00	118,439.95
13/07/2022	PENSION PAYMENT	0.00	0.00	800.00	117,639.95
18/07/2022	NDQ DST JUNE 001279685887	0.00	1,010.74	0.00	118,650.69
18/07/2022	UMAX DST 001279019270	0.00	661.96	0.00	119,312.65
18/07/2022	WRLD DST 001279021227	0.00	1,407.82	0.00	120,720.47
20/07/2022	PENSION PAYMENT	0.00	0.00	800.00	119,920.47
21/07/2022	MAGELLAN MAGELLAN0003043320	0.00	396.68	0.00	120,317.15
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	120.42	0.00	120,437.57
27/07/2022	PENSION PAYMENT	0.00	0.00	800.00	119,637.57

Date	Description	Quantity	Debits	Credits	Balance
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	0.00	275.00	119,362.57
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	36.74	0.00	119,399.31
03/08/2022	PENSION PAYMENT	0.00	0.00	800.00	118,599.31
10/08/2022	PENSION PAYMENT	0.00	0.00	800.00	117,799.31
17/08/2022	PENSION PAYMENT	0.00	0.00	800.00	116,999.31
24/08/2022	PENSION PAYMENT	0.00	0.00	800.00	116,199.31
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	0.00	458.32	115,740.99
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	78.70	0.00	115,819.69
31/08/2022	PENSION PAYMENT	0.00	0.00	800.00	115,019.69
07/09/2022	PENSION PAYMENT	0.00	0.00	800.00	114,219.69
14/09/2022	APA DST 001281264030	0.00	70.00	0.00	114,289.69
14/09/2022	PENSION PAYMENT	0.00	0.00	800.00	113,489.69
15/09/2022	PAI FNL DIV 001282436081	0.00	516.25	0.00	114,005.94
15/09/2022	PERLS XI DST 001284126794	0.00	1,724.29	0.00	115,730.23
15/09/2022	PERLS XII DST 001284144248	0.00	772.09	0.00	116,502.32
15/09/2022	PERLS XIII DST 001284110522	0.00	393.05	0.00	116,895.37
19/09/2022	MQGPE DST 001282758936	0.00	373.96	0.00	117,269.33
19/09/2022	NABPH SEP DIS PH231/00813522	0.00	716.48	0.00	117,985.81
19/09/2022	SUNPI QRT DST 001283711782	0.00	1,270.65	0.00	119,256.46
21/09/2022	HEALIUS DIV SEP22/00809318	0.00	157.80	0.00	119,414.26

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	PENSION PAYMENT	0.00	0.00	800.00	118,614.26
21/09/2022	TLS FNL DIV 001282244291	0.00	371.28	0.00	118,985.54
23/09/2022	BHP GROUP DIV AF386/00454749	0.00	844.66	0.00	119,830.20
27/09/2022	AGL PAYMENT AUF22/00887897	0.00	61.60	0.00	119,891.80
28/09/2022	PENSION PAYMENT	0.00	0.00	800.00	119,091.80
29/09/2022	CBA FNL DIV 001281031031	0.00	224.70	0.00	119,316.50
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	0.00	229.16	119,087.34
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	103.52	0.00	119,190.86
05/10/2022	PENSION PAYMENT	0.00	0.00	800.00	118,390.86
06/10/2022	WESFARMERS LTD FIN22/01082455	0.00	204.00	0.00	118,594.86
06/10/2022	WOODSIDE INT22/00929149	0.00	94.37	0.00	118,689.23
07/10/2022	SPARK NEW ZEALAN 001284845422	0.00	339.08	0.00	119,028.31
12/10/2022	PENSION PAYMENT	0.00	0.00	800.00	118,228.31
14/10/2022	ACTUARY FEE - FY22	0.00	0.00	199.00	118,029.31
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	515.79	0.00	118,545.10
18/10/2022	UMAX DST 001285135079	0.00	737.38	0.00	119,282.48
19/10/2022	PENSION PAYMENT	0.00	0.00	800.00	118,482.48
21/10/2022	ATO ATO002000017507318	0.00	6,233.15	0.00	124,715.63
21/10/2022	ATO ATO80205525534I001	0.00	287.00	0.00	125,002.63
24/10/2022	VTS DIVIDEND VTS51/00814002	0.00	137.93	0.00	125,140.56

Date	Description	Quantity	Debits	Credits	Balance
26/10/2022	PENSION PAYMENT	0.00	0.00	800.00	124,340.56
31/10/2022	ADVISER SERVICE FEE OCT	0.00	0.00	229.16	124,111.40
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	143.40	0.00	124,254.80
02/11/2022	PENSION PAYMENT	0.00	0.00	800.00	123,454.80
09/11/2022	PENSION PAYMENT	0.00	0.00	800.00	122,654.80
16/11/2022	PENSION PAYMENT	0.00	0.00	800.00	121,854.80
23/11/2022	PENSION PAYMENT	0.00	0.00	800.00	121,054.80
30/11/2022	ADVISER SERVICE FEE NOV	0.00	0.00	229.16	120,825.64
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	163.11	0.00	120,988.75
30/11/2022	PENSION PAYMENT	0.00	0.00	800.00	120,188.75
07/12/2022	PENSION PAYMENT	0.00	0.00	800.00	119,388.75
09/12/2022	BPAY TO ASIC	0.00	0.00	59.00	119,329.75
14/12/2022	PENSION PAYMENT	0.00	0.00	800.00	118,529.75
15/12/2022	PERLS XI DST 001287550590	0.00	2,036.35	0.00	120,566.10
15/12/2022	PERLS XII DST 001287480059	0.00	933.81	0.00	121,499.91
15/12/2022	PERLS XIII DST 001287493066	0.00	480.25	0.00	121,980.16
19/12/2022	MQGPE DST 001287254775	0.00	453.32	0.00	122,433.48
19/12/2022	NABPH DEC DIS PH232/00813530	0.00	829.95	0.00	123,263.43
19/12/2022	SUNPI QRT DST 001287310640	0.00	1,502.85	0.00	124,766.28
20/12/2022	WBC DIVIDEND 001286551379	0.00	276.48	0.00	125,042.76

Date	Description	Quantity	Debits	Credits	Balance
21/12/2022	AUSIEX TRADING 5849334	0.00	0.00	50,000.00	75,042.76
21/12/2022	PENSION PAYMENT	0.00	0.00	800.00	74,242.76
28/12/2022	PENSION PAYMENT	0.00	0.00	800.00	73,442.76
30/12/2022	ADVISER SERVICE FEE DEC	0.00	0.00	229.16	73,213.60
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	160.40	0.00	73,374.00
04/01/2023	PENSION PAYMENT	0.00	0.00	800.00	72,574.00
11/01/2023	PENSION PAYMENT	0.00	0.00	800.00	71,774.00
18/01/2023	DRUG DST 001288115417	0.00	115.74	0.00	71,889.74
18/01/2023	FUEL DST 001288056389	0.00	740.32	0.00	72,630.06
18/01/2023	MAGELLAN MAGELLAN0003396491	0.00	396.68	0.00	73,026.74
18/01/2023	NDQ DST 001288596129	0.00	37.27	0.00	73,064.01
18/01/2023	PENSION PAYMENT	0.00	0.00	800.00	72,264.01
18/01/2023	UMAX DST 001288060886	0.00	725.50	0.00	72,989.51
18/01/2023	WRLD DST 001288076823	0.00	317.57	0.00	73,307.08
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	1,028.16	0.00	74,335.24
25/01/2023	PENSION PAYMENT	0.00	0.00	800.00	73,535.24
25/01/2023	VTS DIVIDEND VTS52/00813825	0.00	146.38	0.00	73,681.62
31/01/2023	ADVISER SERVICE FEE JAN	0.00	0.00	229.16	73,452.46
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	128.15	0.00	73,580.61
01/02/2023	PENSION PAYMENT	0.00	0.00	800.00	72,780.61

Date	Description	Quantity	Debits	Credits	Balance
08/02/2023	PENSION PAYMENT	0.00	0.00	800.00	71,980.61
15/02/2023	PENSION PAYMENT	0.00	0.00	800.00	71,180.61
22/02/2023	PENSION PAYMENT	0.00	0.00	800.00	70,380.61
28/02/2023	ADVISER SERVICE FEE FEB	0.00	0.00	229.16	70,151.45
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	111.15	0.00	70,262.60
01/03/2023	PENSION PAYMENT	0.00	0.00	800.00	69,462.60
08/03/2023	PENSION PAYMENT	0.00	0.00	800.00	68,662.60
15/03/2023	IAGPE PYT PE231/00802406	0.00	676.00	0.00	69,338.60
15/03/2023	PENSION PAYMENT	0.00	0.00	800.00	68,538.60
15/03/2023	PERLS XI DST 001293975572	0.00	2,142.84	0.00	70,681.44
15/03/2023	PERLS XII DST 001293913186	0.00	989.89	0.00	71,671.33
15/03/2023	PERLS XIII DST 001293988944	0.00	510.65	0.00	72,181.98
16/03/2023	APA DST 001290105459	0.00	65.00	0.00	72,246.98
17/03/2023	NABPH MAR DIS PH233/00813390	0.00	848.25	0.00	73,095.23
17/03/2023	PAI DIV 001291675801	0.00	516.25	0.00	73,611.48
17/03/2023	SUNPI QRT DST 001293370255	0.00	1,544.55	0.00	75,156.03
20/03/2023	MQGPE DST 001293438491	0.00	481.78	0.00	75,637.81
22/03/2023	PENSION PAYMENT	0.00	0.00	800.00	74,837.81
23/03/2023	AUSIEX GENERAL A 5953605	0.00	0.00	25,000.00	49,837.81
24/03/2023	AGL PAYMENT AUI23/00865874	0.00	49.28	0.00	49,887.09

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	WESFARMERS LTD INT23/01078046	0.00	179.52	0.00	50,066.61
29/03/2023	PENSION PAYMENT	0.00	0.00	800.00	49,266.61
30/03/2023	BHP GROUP DIV AI387/00445188	0.00	451.36	0.00	49,717.97
30/03/2023	CBA DIV 001291539350	0.00	224.70	0.00	49,942.67
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	0.00	229.16	49,713.51
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	117.92	0.00	49,831.43
31/03/2023	TLS ITM DIV 001293214965	0.00	371.28	0.00	50,202.71
05/04/2023	PENSION PAYMENT	0.00	0.00	800.00	49,402.71
05/04/2023	WOODSIDE FIN22/00948326	0.00	127.11	0.00	49,529.82
06/04/2023	SPARK NEW ZEALAN 001295080847	0.00	385.20	0.00	49,915.02
12/04/2023	PENSION PAYMENT	0.00	0.00	800.00	49,115.02
19/04/2023	PENSION PAYMENT	0.00	0.00	800.00	48,315.02
20/04/2023	UMAX DST 001295421220	0.00	591.08	0.00	48,906.10
26/04/2023	PENSION PAYMENT	0.00	0.00	800.00	48,106.10
26/04/2023	VTS DIVIDEND VTS53/00813702	0.00	127.53	0.00	48,233.63
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	1,288.67	0.00	49,522.30
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	0.00	229.16	49,293.14
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	85.20	0.00	49,378.34
03/05/2023	PENSION PAYMENT	0.00	0.00	800.00	48,578.34
10/05/2023	PENSION PAYMENT	0.00	0.00	800.00	47,778.34

Date	Description	Quantity	Debits	Credits	Balance
17/05/2023	PENSION PAYMENT	0.00	0.00	800.00	46,978.34
24/05/2023	PENSION PAYMENT	0.00	0.00	800.00	46,178.34
31/05/2023	ADVISER SERVICE FEE MAY	0.00	0.00	229.16	45,949.18
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	100.85	0.00	46,050.03
31/05/2023	PENSION PAYMENT	0.00	0.00	800.00	45,250.03
07/06/2023	PENSION PAYMENT	0.00	0.00	800.00	44,450.03
14/06/2023	PENSION PAYMENT	0.00	0.00	800.00	43,650.03
15/06/2023	IAGPE PYT PE232/00802433	0.00	799.35	0.00	44,449.38
15/06/2023	PERLS XI DST 001297860975	0.00	2,347.33	0.00	46,796.71
15/06/2023	PERLS XII DS 001297878864	0.00	1,092.56	0.00	47,889.27
15/06/2023	PERLS XIII D 001297844396	0.00	565.35	0.00	48,454.62
19/06/2023	MQGPE DST 001297453380	0.00	520.21	0.00	48,974.83
19/06/2023	NABPH JUN DIS PH234/00813255	0.00	971.55	0.00	49,946.38
19/06/2023	SUNPI QRT DST 001297685386	0.00	1,780.80	0.00	51,727.18
20/06/2023	CAP NOTES 8 DIST C8J23/00956569	0.00	272.15	0.00	51,999.33
21/06/2023	PENSION PAYMENT	0.00	0.00	800.00	51,199.33
27/06/2023	WBC DIVIDEND 001296456240	0.00	302.40	0.00	51,501.73
28/06/2023	PENSION PAYMENT	0.00	0.00	800.00	50,701.73
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	0.00	229.16	50,472.57
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	101.03	0.00	50,573.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	50,573.60
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	AUSIEX GENERAL A 5953605	0.00	25,000.00	0.00	25,000.00
24/03/2023	AUSIEX GENERAL A 5953605	0.00	0.00	25,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/12/2022	AUSIEX TRADING 5849334	0.00	50,000.00	0.00	50,000.00
22/12/2022	AUSIEX TRADING 5849334	0.00	0.00	50,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / APA Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	APA DST 001281264030	0.00	0.00	67.14	67.14
14/09/2022	APA DST 001281264030	0.00	67.14	0.00	0.00
29/12/2022	APA AUD 0.085036 FRANKED, 30% CTR, DRP SUSP	0.00	65.00	0.00	65.00
16/03/2023	APA AUD 0.085036 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	65.00	0.00
29/06/2023	APA AUD DRP SUSP	0.00	2.57	0.00	2.57
30/06/2023	Closing Balance	0.00	0.00	0.00	2.57

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Global Energy Companies ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	FUEL AUD DRP	0.00	740.32	0.00	740.32
18/01/2023	FUEL AUD DRP	0.00	0.00	740.32	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Global Healthcare ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	DRUG AUD DRP	0.00	115.74	0.00	115.74
18/01/2023	DRUG AUD DRP	0.00	0.00	115.74	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Managed Risk Global Share Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	WRLD AUD DRP	0.00	317.57	0.00	317.57
18/01/2023	WRLD AUD DRP	0.00	0.00	317.57	0.00
30/06/2023	WRLD AUD DRP	0.00	38.01	0.00	38.01
30/06/2023	Closing Balance	0.00	0.00	0.00	38.01
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Nasdaq 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	NDQ AUD DRP	0.00	37.27	0.00	37.27
18/01/2023	NDQ AUD DRP	0.00	0.00	37.27	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	NDQ AUD DRP	0.00	940.01	0.00	940.01
30/06/2023	Closing Balance	0.00	0.00	0.00	940.01
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares S&P 500 Yield Maximiser Fund (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	UMAX AUD DRP	0.00	737.38	0.00	737.38
18/10/2022	UMAX AUD DRP	0.00	0.00	737.38	0.00
03/01/2023	UMAX AUD DRP	0.00	725.50	0.00	725.50
18/01/2023	UMAX AUD DRP	0.00	0.00	725.50	0.00
03/04/2023	UMAX AUD DRP	0.00	591.08	0.00	591.08
20/04/2023	UMAX AUD DRP	0.00	0.00	591.08	0.00
30/06/2023	UMAX AUD DRP	0.00	526.24	0.00	526.24
30/06/2023	Closing Balance	0.00	0.00	0.00	526.24
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	MGOC AUD DRP	0.00	396.68	0.00	396.68
18/01/2023	MGOC AUD DRP	0.00	0.00	396.68	0.00
30/06/2023	MGOC AUD DRP	0.00	397.46	0.00	397.46
30/06/2023	Closing Balance	0.00	0.00	0.00	397.46
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / AGL Energy Limited.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	AGL AUD UNFRANKED, NIL CFI, DRP SUSP	0.00	0.00	61.60	61.60
27/09/2022	AGL AUD UNFRANKED, NIL CFI, DRP SUSP	0.00	61.60	0.00	0.00
24/03/2023	AGL AUD UNFRANKED, NIL CFI, DRP NIL DISC	0.00	0.00	49.28	49.28
24/03/2023	AGL AUD UNFRANKED, NIL CFI, DRP NIL DISC	0.00	49.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	AN3PK AUD 1.0886 FRANKED, 30% CTR	0.00	0.00	272.15	272.15
20/06/2023	AN3PK AUD 1.0886 FRANKED, 30% CTR	0.00	272.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	844.66	0.00	844.66
23/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	844.66	0.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	451.36	451.36
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	451.36	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	224.70	224.70
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	224.70	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	224.70	224.70
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	224.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPJ AUD 0.7861 FRANKED, 30% CTR	0.00	0.00	393.05	393.05
15/09/2022	CBAPJ AUD 0.7861 FRANKED, 30% CTR	0.00	393.05	0.00	0.00
15/12/2022	CBAPJ AUD 0.9605 FRANKED, 30% CTR	0.00	0.00	480.25	480.25
15/12/2022	CBAPJ AUD 0.9605 FRANKED, 30% CTR	0.00	480.25	0.00	0.00
15/03/2023	CBAPJ AUD 1.0213 FRANKED, 30% CTR	0.00	0.00	510.65	510.65
15/03/2023	CBAPJ AUD 1.0213 FRANKED, 30% CTR	0.00	510.65	0.00	0.00
15/06/2023	CBAPJ AUD 1.1307 FRANKED, 30% CTR	0.00	0.00	565.35	565.35
15/06/2023	CBAPJ AUD 1.1307 FRANKED, 30% CTR	0.00	565.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPI AUD 0.8302 FRANKED, 30% CTR	0.00	0.00	772.09	772.09
15/09/2022	CBAPI AUD 0.8302 FRANKED, 30% CTR	0.00	772.09	0.00	0.00
15/12/2022	CBAPI AUD 1.0041 FRANKED, 30% CTR	0.00	0.00	933.81	933.81
15/12/2022	CBAPI AUD 1.0041 FRANKED, 30% CTR	0.00	933.81	0.00	0.00
15/03/2023	CBAPI AUD 1.0644 FRANKED, 30% CTR	0.00	0.00	989.89	989.89
15/03/2023	CBAPI AUD 1.0644 FRANKED, 30% CTR	0.00	989.89	0.00	0.00
15/06/2023	CBAPI AUD 1.1748 FRANKED, 30% CTR	0.00	0.00	1,092.56	1,092.56
15/06/2023	CBAPI AUD 1.1748 FRANKED, 30% CTR	0.00	1,092.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPH AUD 0.9537 FRANKED, 30% CTR	0.00	0.00	1,724.29	1,724.29
15/09/2022	CBAPH AUD 0.9537 FRANKED, 30% CTR	0.00	1,724.29	0.00	0.00
15/12/2022	CBAPH AUD 1.1263 FRANKED, 30% CTR	0.00	0.00	2,036.35	2,036.35
15/12/2022	CBAPH AUD 1.1263 FRANKED, 30% CTR	0.00	2,036.35	0.00	0.00
15/03/2023	CBAPH AUD 1.1852 FRANKED, 30% CTR	0.00	0.00	2,142.84	2,142.84
15/03/2023	CBAPH AUD 1.1852 FRANKED, 30% CTR	0.00	2,142.84	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/06/2023	CBAPH AUD 1.2983 FRANKED, 30% CTR	0.00	0.00	2,347.33	2,347.33
15/06/2023	CBAPH AUD 1.2983 FRANKED, 30% CTR	0.00	2,347.33	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	157.80	157.80
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	157.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/03/2023	IAGPE AUD 0.4056 FRANKED, 30% CTR, NIL CFI	0.00	0.00	676.00	676.00
15/03/2023	IAGPE AUD 0.4056 FRANKED, 30% CTR, NIL CFI	0.00	676.00	0.00	0.00
15/06/2023	IAGPE AUD 0.4796 FRANKED, 30% CTR, NIL CFI	0.00	0.00	799.35	799.35
15/06/2023	IAGPE AUD 0.4796 FRANKED, 30% CTR, NIL CFI	0.00	799.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	MQGPE AUD 0.4032 FRANKED, 30% CTR, 0.6048 CFI	0.00	0.00	373.96	373.96
19/09/2022	MQGPE AUD 0.4032 FRANKED, 30% CTR, 0.6048 CFI	0.00	373.96	0.00	0.00
19/12/2022	MQGPE AUD 0.48876 FRANKED, 30% CTR, 0.73314 CFI	0.00	0.00	453.32	453.32
19/12/2022	MQGPE AUD 0.48876 FRANKED, 30% CTR, 0.73314 CFI	0.00	453.32	0.00	0.00
20/03/2023	MQGPE AUD 0.51944 FRANKED, 30% CTR, 0.77916 CFI	0.00	0.00	481.78	481.78
20/03/2023	MQGPE AUD 0.51944 FRANKED, 30% CTR, 0.77916 CFI	0.00	481.78	0.00	0.00
19/06/2023	MQGPE AUD 0.56088 FRANKED, 30% CTR, 0.84132 CFI	0.00	0.00	520.21	520.21
19/06/2023	MQGPE AUD 0.56088 FRANKED, 30% CTR, 0.84132 CFI	0.00	520.21	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	NABPH AUD 0.9553 FRANKED, 30% CTR	0.00	0.00	716.48	716.48
19/09/2022	NABPH AUD 0.9553 FRANKED, 30% CTR	0.00	716.48	0.00	0.00
19/12/2022	NABPH AUD 1.1066 FRANKED, 30% CTR	0.00	0.00	829.95	829.95
19/12/2022	NABPH AUD 1.1066 FRANKED, 30% CTR	0.00	829.95	0.00	0.00
17/03/2023	NABPH AUD 1.131 FRANKED, 30% CTR	0.00	0.00	848.25	848.25

Date	Description	Quantity	Debits	Credits	Balance
17/03/2023	NABPH AUD 1.131 FRANKED, 30% CTR	0.00	848.25	0.00	0.00
19/06/2023	NABPH AUD 1.2954 FRANKED, 30% CTR	0.00	0.00	971.55	971.55
19/06/2023	NABPH AUD 1.2954 FRANKED, 30% CTR	0.00	971.55	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Platinum Asia Investments Limited

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	0.00	516.25	516.25
15/09/2022	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	516.25	0.00	0.00
17/03/2023	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	0.00	516.25	516.25
17/03/2023	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	516.25	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Suncorp Group Limited - Cap Note 3-Bsw+2.90% Perp Non-Cum Red T-06-28

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	SUNPI AUD 0.8471 FRANKED, 30% CTR	0.00	0.00	1,270.65	1,270.65
19/09/2022	SUNPI AUD 0.8471 FRANKED, 30% CTR	0.00	1,270.65	0.00	0.00
19/12/2022	SUNPI AUD 1.0019 FRANKED, 30% CTR	0.00	0.00	1,502.85	1,502.85
19/12/2022	SUNPI AUD 1.0019 FRANKED, 30% CTR	0.00	1,502.85	0.00	0.00
17/03/2023	SUNPI AUD 1.0297 FRANKED, 30% CTR	0.00	0.00	1,544.55	1,544.55

Date	Description	Quantity	Debits	Credits	Balance
17/03/2023	SUNPI AUD 1.0297 FRANKED, 30% CTR	0.00	1,544.55	0.00	0.00
19/06/2023	SUNPI AUD 1.1872 FRANKED, 30% CTR	0.00	0.00	1,780.80	1,780.80
19/06/2023	SUNPI AUD 1.1872 FRANKED, 30% CTR	0.00	1,780.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	371.28	371.28
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	371.28	0.00	0.00
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	371.28	371.28
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	371.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	204.00	204.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	204.00	0.00	0.00
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	179.52	179.52
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	179.52	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	276.48	276.48
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	276.48	0.00	0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	302.40	302.40
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	302.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woodside Energy Group Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	94.37	94.37
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	94.37	0.00	0.00
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	127.11	127.11
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	127.11	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Shares in Listed Companies / Spark New Zealand Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/10/2022	SPK NZD 0.125, 0.02205882 SUP, 15% WHT, DRP SUSP	0.00	0.00	339.08	339.08
07/10/2022	SPK NZD 0.125, 0.02205882 SUP, 15% WHT, DRP SUSP	0.00	339.08	0.00	0.00
06/04/2023	SPK NZD 0.135, 0.02382353 SUP, 15% WHT, DRP SUSP	0.00	0.00	385.20	385.20
06/04/2023	SPK NZD 0.135, 0.02382353 SUP, 15% WHT, DRP SUSP	0.00	385.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	0.00	120.42	120.42
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	120.42	0.00	0.00
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	137.93	137.93
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	137.93	0.00	0.00
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	146.38	146.38
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	146.38	0.00	0.00
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	127.53	127.53
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	127.53	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	36.74	36.74
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	36.74	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	78.70	78.70
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	78.70	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	103.52	103.52
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	103.52	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	143.40	143.40
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	143.40	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	163.11	163.11
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	163.11	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	160.40	160.40
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	160.40	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	128.15	128.15
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	128.15	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	111.15	111.15
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	111.15	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	117.92	117.92
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	117.92	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.20	85.20
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	85.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	100.85	100.85
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	100.85	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	101.03	101.03
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	101.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Gavin Othen					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Contribution Received	0.00	0.00	1,045.57	1,045.57
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	1,045.57	0.00	0.00
14/10/2022	Contribution Received	0.00	0.00	515.79	515.79
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	515.79	0.00	0.00
19/01/2023	Contribution Received	0.00	0.00	1,028.16	1,028.16
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	1,028.16	0.00	0.00
27/04/2023	Contribution Received	0.00	0.00	1,288.67	1,288.67
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	1,288.67	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / Sundry					
01/07/2022	Opening Balance	0.00	0.00	0.00	3,480.06
18/07/2022	Distributions Receivable	0.00	0.00	661.96	2,818.10
18/07/2022	Distributions Receivable	0.00	0.00	1,010.74	1,807.36

Date	Description	Quantity	Debits	Credits	Balance
18/07/2022	Distributions Receivable	0.00	0.00	1,407.82	399.54
21/07/2022	Distributions Receivable	0.00	0.00	396.68	2.86
14/09/2022	Distributions Receivable	0.00	0.00	2.86	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	6,492.15
21/10/2022	ATO ATO002000017507318	0.00	0.00	6,492.15	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Tax Effect Of Income	0.00	0.00	156.84	156.84
14/10/2022	Tax Effect Of Income	0.00	0.00	77.37	234.21
19/01/2023	Tax Effect Of Income	0.00	0.00	154.22	388.43
27/04/2023	Tax Effect Of Income	0.00	0.00	193.30	581.73
30/06/2023	Tax Effect Of Income	0.00	0.00	2,726.22	3,307.95
30/06/2023	Closing Balance	0.00	0.00	0.00	3,307.95
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	AN3PK AUD 1.0886 FRANKED, 30% CTR	0.00	116.64	0.00	116.64
30/06/2023	Closing Balance	0.00	0.00	0.00	116.64

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	362.00	0.00	362.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	193.44	0.00	555.44
30/06/2023	Closing Balance	0.00	0.00	0.00	555.44
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	96.30	0.00	96.30
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	96.30	0.00	192.60
30/06/2023	Closing Balance	0.00	0.00	0.00	192.60
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPJ AUD 0.7861 FRANKED, 30% CTR	0.00	168.45	0.00	168.45
15/12/2022	CBAPJ AUD 0.9605 FRANKED, 30% CTR	0.00	205.82	0.00	374.27
15/03/2023	CBAPJ AUD 1.0213 FRANKED, 30% CTR	0.00	218.85	0.00	593.12
15/06/2023	CBAPJ AUD 1.1307 FRANKED, 30% CTR	0.00	242.29	0.00	835.41
30/06/2023	Closing Balance	0.00	0.00	0.00	835.41
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPI AUD 0.8302 FRANKED, 30% CTR	0.00	330.90	0.00	330.90
15/12/2022	CBAPI AUD 1.0041 FRANKED, 30% CTR	0.00	400.20	0.00	731.10
15/03/2023	CBAPI AUD 1.0644 FRANKED, 30% CTR	0.00	424.24	0.00	1,155.34
15/06/2023	CBAPI AUD 1.1748 FRANKED, 30% CTR	0.00	468.24	0.00	1,623.58
30/06/2023	Closing Balance	0.00	0.00	0.00	1,623.58
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	CBAPH AUD 0.9537 FRANKED, 30% CTR	0.00	738.98	0.00	738.98
15/12/2022	CBAPH AUD 1.1263 FRANKED, 30% CTR	0.00	872.72	0.00	1,611.70
15/03/2023	CBAPH AUD 1.1852 FRANKED, 30% CTR	0.00	918.36	0.00	2,530.06
15/06/2023	CBAPH AUD 1.2983 FRANKED, 30% CTR	0.00	1,006.00	0.00	3,536.06
30/06/2023	Closing Balance	0.00	0.00	0.00	3,536.06
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	67.63	0.00	67.63
30/06/2023	Closing Balance	0.00	0.00	0.00	67.63
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50%					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/03/2023	IAGPE AUD 0.4056 FRANKED, 30% CTR, NIL CFI	0.00	86.91	0.00	86.91
15/06/2023	IAGPE AUD 0.4796 FRANKED, 30% CTR, NIL CFI	0.00	102.77	0.00	189.68
30/06/2023	Closing Balance	0.00	0.00	0.00	189.68
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	MQGPE AUD 0.4032 FRANKED, 30% CTR, 0.6048 CFI	0.00	64.11	0.00	64.11
19/12/2022	MQGPE AUD 0.48876 FRANKED, 30% CTR, 0.73314 CFI	0.00	77.71	0.00	141.82
20/03/2023	MQGPE AUD 0.51944 FRANKED, 30% CTR, 0.77916 CFI	0.00	82.59	0.00	224.41
19/06/2023	MQGPE AUD 0.56088 FRANKED, 30% CTR, 0.84132 CFI	0.00	89.18	0.00	313.59
30/06/2023	Closing Balance	0.00	0.00	0.00	313.59
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	NABPH AUD 0.9553 FRANKED, 30% CTR	0.00	307.06	0.00	307.06
19/12/2022	NABPH AUD 1.1066 FRANKED, 30% CTR	0.00	355.69	0.00	662.75
17/03/2023	NABPH AUD 1.131 FRANKED, 30% CTR	0.00	363.54	0.00	1,026.29
19/06/2023	NABPH AUD 1.2954 FRANKED, 30% CTR	0.00	416.38	0.00	1,442.67
30/06/2023	Closing Balance	0.00	0.00	0.00	1,442.67

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Platinum Asia Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	172.08	0.00	172.08
17/03/2023	PAI AUD 0.025 FRANKED, 25% CTR, DRP NIL DISC	0.00	172.08	0.00	344.16
30/06/2023	Closing Balance	0.00	0.00	0.00	344.16
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	SUNPI AUD 0.8471 FRANKED, 30% CTR	0.00	544.56	0.00	544.56
19/12/2022	SUNPI AUD 1.0019 FRANKED, 30% CTR	0.00	644.08	0.00	1,188.64
17/03/2023	SUNPI AUD 1.0297 FRANKED, 30% CTR	0.00	661.95	0.00	1,850.59
19/06/2023	SUNPI AUD 1.1872 FRANKED, 30% CTR	0.00	763.20	0.00	2,613.79
30/06/2023	Closing Balance	0.00	0.00	0.00	2,613.79
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	159.12	0.00	159.12
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	159.12	0.00	318.24
30/06/2023	Closing Balance	0.00	0.00	0.00	318.24
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Wesfarmers Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	87.43	0.00	87.43
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	76.94	0.00	164.37
30/06/2023	Closing Balance	0.00	0.00	0.00	164.37
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	118.49	0.00	118.49
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	129.60	0.00	248.09
30/06/2023	Closing Balance	0.00	0.00	0.00	248.09
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Woodside Energy Group Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	40.44	0.00	40.44
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	54.48	0.00	94.92
30/06/2023	Closing Balance	0.00	0.00	0.00	94.92
Other Assets - Current Tax Assets / Franking Credits / APA Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	Distribution - Tax Statement	0.00	7.91	0.00	7.91

Date	Description	Quantity	Debits	Credits	Balance
29/12/2022	Distribution - Tax Statement	0.00	7.66	0.00	15.57
29/06/2023	Distribution - Tax Statement	0.00	0.30	0.00	15.87
30/06/2023	Closing Balance	0.00	0.00	0.00	15.87
Other Assets - Current Tax Assets / Foreign Tax Credits / Shares in Listed Companies / Spark New Zealand Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	SPK NZD 0.125, 0.02205882 SUP, 15% WHT, DRP SUSP	0.00	59.84	0.00	59.84
06/04/2023	SPK NZD 0.135, 0.02382353 SUP, 15% WHT, DRP SUSP	0.00	67.98	0.00	127.82
30/06/2023	Closing Balance	0.00	0.00	0.00	127.82
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Betashares Nasdaq 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	1.73	0.00	1.73
30/06/2023	Distribution - Tax Statement	0.00	43.75	0.00	45.48
30/06/2023	Closing Balance	0.00	0.00	0.00	45.48
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	20.79	0.00	20.79
30/06/2023	Distribution - Tax Statement	0.00	20.83	0.00	41.62
30/06/2023	Closing Balance	0.00	0.00	0.00	41.62
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	21.24	0.00	21.24
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	24.34	0.00	45.58
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	25.83	0.00	71.41
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	22.50	0.00	93.91
30/06/2023	Closing Balance	0.00	0.00	0.00	93.91
Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	0.00	191.32	191.32
30/06/2023	Closing Balance	0.00	0.00	0.00	191.32
Other Assets - Other Taxes Refundable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	287.79
21/10/2022	Outstanding Activity Statement Payment	0.00	0.00	287.79	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Other Taxes Refundable / GST Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	18.75	0.00	18.75
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	31.25	0.00	50.00
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	15.62	0.00	65.62
14/10/2022	ACTUARY FEE - FY22	0.00	13.57	0.00	79.19

Date	Description	Quantity	Debits	Credits	Balance
31/10/2022	ADVISER SERVICE FEE OCT	0.00	15.62	0.00	94.81
30/11/2022	ADVISER SERVICE FEE NOV	0.00	15.62	0.00	110.43
30/12/2022	ADVISER SERVICE FEE DEC	0.00	15.62	0.00	126.05
31/01/2023	ADVISER SERVICE FEE JAN	0.00	15.62	0.00	141.67
28/02/2023	ADVISER SERVICE FEE FEB	0.00	15.62	0.00	157.29
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	15.62	0.00	172.91
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	15.62	0.00	188.53
31/05/2023	ADVISER SERVICE FEE MAY	0.00	15.62	0.00	204.15
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	15.62	0.00	219.77
30/06/2023	Closing Balance	0.00	0.00	0.00	219.77
Other Creditors and Accruals / Actuarial Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/10/2022	ACTUARY FEE - FY22	0.00	0.00	199.00	199.00
14/10/2022	ACTUARY FEE - FY22	0.00	199.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Adviser Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	0.00	458.32	458.32
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	458.32	0.00	0.00
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	0.00	229.16	229.16

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	229.16	0.00	0.00
31/10/2022	ADVISER SERVICE FEE OCT	0.00	0.00	229.16	229.16
31/10/2022	ADVISER SERVICE FEE OCT	0.00	229.16	0.00	0.00
30/11/2022	ADVISER SERVICE FEE NOV	0.00	0.00	229.16	229.16
30/11/2022	ADVISER SERVICE FEE NOV	0.00	229.16	0.00	0.00
30/12/2022	ADVISER SERVICE FEE DEC	0.00	0.00	229.16	229.16
30/12/2022	ADVISER SERVICE FEE DEC	0.00	229.16	0.00	0.00
31/01/2023	ADVISER SERVICE FEE JAN	0.00	0.00	229.16	229.16
31/01/2023	ADVISER SERVICE FEE JAN	0.00	229.16	0.00	0.00
28/02/2023	ADVISER SERVICE FEE FEB	0.00	0.00	229.16	229.16
28/02/2023	ADVISER SERVICE FEE FEB	0.00	229.16	0.00	0.00
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	0.00	229.16	229.16
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	229.16	0.00	0.00
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	0.00	229.16	229.16
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	229.16	0.00	0.00
31/05/2023	ADVISER SERVICE FEE MAY	0.00	0.00	229.16	229.16
31/05/2023	ADVISER SERVICE FEE MAY	0.00	229.16	0.00	0.00
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	0.00	229.16	229.16
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	229.16	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/12/2022	BPAY TO ASIC	0.00	0.00	59.00	59.00
09/12/2022	BPAY TO ASIC	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Fund Administration Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	0.00	275.00	275.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	275.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Non-Deductible Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/10/2022	ATO ATO80205525534I001	0.00	0.00	0.79	0.79
21/10/2022	ATO ATO80205525534I001	0.00	0.79	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/10/2022	ATO ATO002000017507318	0.00	0.00	6,233.15	6,233.15
21/10/2022	ATO ATO002000017507318	0.00	6,233.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Deferred Tax Liability / Unrealised Gains/Losses					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,464.25
30/06/2023	Change in provision for deferred tax	0.00	1,464.25	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	0.00	1,045.57	1,045.57
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	1,045.57	0.00	0.00
06/07/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
06/07/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
13/07/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
13/07/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
18/07/2022	NDQ DST JUNE 001279685887	0.00	0.00	1,010.74	1,010.74
18/07/2022	NDQ DST JUNE 001279685887	0.00	1,010.74	0.00	0.00
18/07/2022	UMAX DST 001279019270	0.00	0.00	661.96	661.96
18/07/2022	UMAX DST 001279019270	0.00	661.96	0.00	0.00
18/07/2022	WRLD DST 001279021227	0.00	0.00	1,407.82	1,407.82
18/07/2022	WRLD DST 001279021227	0.00	1,407.82	0.00	0.00
20/07/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
20/07/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/07/2022	MAGELLAN MAGELLAN0003043320	0.00	0.00	396.68	396.68
21/07/2022	MAGELLAN MAGELLAN0003043320	0.00	396.68	0.00	0.00
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	0.00	120.42	120.42
22/07/2022	VTS DIVIDEND VTS50/00814126	0.00	120.42	0.00	0.00
27/07/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
27/07/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	0.00	275.00	275.00
29/07/2022	EXELSUPER SMSF ADMIN FEE	0.00	275.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	36.74	36.74
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	36.74	0.00	0.00
03/08/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
03/08/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
10/08/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
10/08/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
17/08/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
17/08/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
24/08/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
24/08/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	0.00	458.32	458.32
31/08/2022	ADVISER SERVICE FEE JULY - AUG	0.00	458.32	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	78.70	78.70
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	78.70	0.00	0.00
31/08/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
31/08/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
07/09/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
07/09/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
14/09/2022	APA DST 001281264030	0.00	0.00	70.00	70.00
14/09/2022	APA DST 001281264030	0.00	2.86	0.00	67.14
14/09/2022	APA DST 001281264030	0.00	67.14	0.00	0.00
14/09/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
14/09/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/09/2022	PAI FNL DIV 001282436081	0.00	0.00	516.25	516.25
15/09/2022	PAI FNL DIV 001282436081	0.00	516.25	0.00	0.00
15/09/2022	PERLS XI DST 001284126794	0.00	0.00	1,724.29	1,724.29
15/09/2022	PERLS XI DST 001284126794	0.00	1,724.29	0.00	0.00
15/09/2022	PERLS XII DST 001284144248	0.00	0.00	772.09	772.09
15/09/2022	PERLS XII DST 001284144248	0.00	772.09	0.00	0.00
15/09/2022	PERLS XIII DST 001284110522	0.00	0.00	393.05	393.05
15/09/2022	PERLS XIII DST 001284110522	0.00	393.05	0.00	0.00
19/09/2022	MQGPE DST 001282758936	0.00	0.00	373.96	373.96

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	MQGPE DST 001282758936	0.00	373.96	0.00	0.00
19/09/2022	NABPH SEP DIS PH231/00813522	0.00	0.00	716.48	716.48
19/09/2022	NABPH SEP DIS PH231/00813522	0.00	716.48	0.00	0.00
19/09/2022	SUNPI QRT DST 001283711782	0.00	0.00	1,270.65	1,270.65
19/09/2022	SUNPI QRT DST 001283711782	0.00	1,270.65	0.00	0.00
21/09/2022	HEALIUS DIV SEP22/00809318	0.00	0.00	157.80	157.80
21/09/2022	HEALIUS DIV SEP22/00809318	0.00	157.80	0.00	0.00
21/09/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
21/09/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
21/09/2022	TLS FNL DIV 001282244291	0.00	0.00	371.28	371.28
21/09/2022	TLS FNL DIV 001282244291	0.00	371.28	0.00	0.00
23/09/2022	BHP GROUP DIV AF386/00454749	0.00	0.00	844.66	844.66
23/09/2022	BHP GROUP DIV AF386/00454749	0.00	844.66	0.00	0.00
27/09/2022	AGL PAYMENT AUF22/00887897	0.00	0.00	61.60	61.60
27/09/2022	AGL PAYMENT AUF22/00887897	0.00	61.60	0.00	0.00
28/09/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
28/09/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
29/09/2022	CBA FNL DIV 001281031031	0.00	0.00	224.70	224.70
29/09/2022	CBA FNL DIV 001281031031	0.00	224.70	0.00	0.00
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	0.00	229.16	229.16

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	ADVISER SERVICE FEE SEPT	0.00	229.16	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	103.52	103.52
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	103.52	0.00	0.00
05/10/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
05/10/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
06/10/2022	WESFARMERS LTD FIN22/01082455	0.00	0.00	204.00	204.00
06/10/2022	WESFARMERS LTD FIN22/01082455	0.00	204.00	0.00	0.00
06/10/2022	WOODSIDE INT22/00929149	0.00	0.00	94.37	94.37
06/10/2022	WOODSIDE INT22/00929149	0.00	94.37	0.00	0.00
07/10/2022	SPARK NEW ZEALAN 001284845422	0.00	0.00	339.08	339.08
07/10/2022	SPARK NEW ZEALAN 001284845422	0.00	339.08	0.00	0.00
12/10/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
12/10/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
14/10/2022	ACTUARY FEE - FY22	0.00	0.00	199.00	199.00
14/10/2022	ACTUARY FEE - FY22	0.00	199.00	0.00	0.00
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	0.00	515.79	515.79
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	515.79	0.00	0.00
18/10/2022	UMAX DST 001285135079	0.00	0.00	737.38	737.38
18/10/2022	UMAX DST 001285135079	0.00	737.38	0.00	0.00
19/10/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00

Date	Description	Quantity	Debits	Credits	Balance
19/10/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
21/10/2022	ATO ATO002000017507318	0.00	0.00	6,233.15	6,233.15
21/10/2022	ATO ATO002000017507318	0.00	6,233.15	0.00	0.00
21/10/2022	ATO ATO80205525534I001	0.00	0.00	0.79	0.79
21/10/2022	ATO ATO80205525534I001	0.00	0.00	287.00	287.79
21/10/2022	ATO ATO80205525534I001	0.00	287.79	0.00	0.00
24/10/2022	VTS DIVIDEND VTS51/00814002	0.00	0.00	137.93	137.93
24/10/2022	VTS DIVIDEND VTS51/00814002	0.00	137.93	0.00	0.00
26/10/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
26/10/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
31/10/2022	ADVISER SERVICE FEE OCT	0.00	0.00	229.16	229.16
31/10/2022	ADVISER SERVICE FEE OCT	0.00	229.16	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	143.40	143.40
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	143.40	0.00	0.00
02/11/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
02/11/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
09/11/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
09/11/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
16/11/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
16/11/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/11/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
23/11/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
30/11/2022	ADVISER SERVICE FEE NOV	0.00	0.00	229.16	229.16
30/11/2022	ADVISER SERVICE FEE NOV	0.00	229.16	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	163.11	163.11
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	163.11	0.00	0.00
30/11/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
30/11/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
07/12/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
07/12/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
09/12/2022	BPAY TO ASIC	0.00	0.00	59.00	59.00
09/12/2022	BPAY TO ASIC	0.00	59.00	0.00	0.00
14/12/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
14/12/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/12/2022	PERLS XI DST 001287550590	0.00	0.00	2,036.35	2,036.35
15/12/2022	PERLS XI DST 001287550590	0.00	2,036.35	0.00	0.00
15/12/2022	PERLS XII DST 001287480059	0.00	0.00	933.81	933.81
15/12/2022	PERLS XII DST 001287480059	0.00	933.81	0.00	0.00
15/12/2022	PERLS XIII DST 001287493066	0.00	0.00	480.25	480.25
15/12/2022	PERLS XIII DST 001287493066	0.00	480.25	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/12/2022	MQGPE DST 001287254775	0.00	0.00	453.32	453.32
19/12/2022	MQGPE DST 001287254775	0.00	453.32	0.00	0.00
19/12/2022	NABPH DEC DIS PH232/00813530	0.00	0.00	829.95	829.95
19/12/2022	NABPH DEC DIS PH232/00813530	0.00	829.95	0.00	0.00
19/12/2022	SUNPI QRT DST 001287310640	0.00	0.00	1,502.85	1,502.85
19/12/2022	SUNPI QRT DST 001287310640	0.00	1,502.85	0.00	0.00
20/12/2022	WBC DIVIDEND 001286551379	0.00	0.00	276.48	276.48
20/12/2022	WBC DIVIDEND 001286551379	0.00	276.48	0.00	0.00
21/12/2022	AUSIEX TRADING 5849334	0.00	0.00	50,000.00	50,000.00
21/12/2022	AUSIEX TRADING 5849334	0.00	50,000.00	0.00	0.00
21/12/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
21/12/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
28/12/2022	PENSION PAYMENT	0.00	0.00	800.00	800.00
28/12/2022	PENSION PAYMENT	0.00	800.00	0.00	0.00
30/12/2022	ADVISER SERVICE FEE DEC	0.00	0.00	229.16	229.16
30/12/2022	ADVISER SERVICE FEE DEC	0.00	229.16	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	160.40	160.40
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	160.40	0.00	0.00
04/01/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
04/01/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/01/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
11/01/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
18/01/2023	DRUG DST 001288115417	0.00	0.00	115.74	115.74
18/01/2023	DRUG DST 001288115417	0.00	115.74	0.00	0.00
18/01/2023	FUEL DST 001288056389	0.00	0.00	740.32	740.32
18/01/2023	FUEL DST 001288056389	0.00	740.32	0.00	0.00
18/01/2023	MAGELLAN MAGELLAN0003396491	0.00	0.00	396.68	396.68
18/01/2023	MAGELLAN MAGELLAN0003396491	0.00	396.68	0.00	0.00
18/01/2023	NDQ DST 001288596129	0.00	0.00	37.27	37.27
18/01/2023	NDQ DST 001288596129	0.00	37.27	0.00	0.00
18/01/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
18/01/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
18/01/2023	UMAX DST 001288060886	0.00	0.00	725.50	725.50
18/01/2023	UMAX DST 001288060886	0.00	725.50	0.00	0.00
18/01/2023	WRLD DST 001288076823	0.00	0.00	317.57	317.57
18/01/2023	WRLD DST 001288076823	0.00	317.57	0.00	0.00
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	0.00	1,028.16	1,028.16
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	1,028.16	0.00	0.00
25/01/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
25/01/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/01/2023	VTS DIVIDEND VTS52/00813825	0.00	0.00	146.38	146.38
25/01/2023	VTS DIVIDEND VTS52/00813825	0.00	146.38	0.00	0.00
31/01/2023	ADVISER SERVICE FEE JAN	0.00	0.00	229.16	229.16
31/01/2023	ADVISER SERVICE FEE JAN	0.00	229.16	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	128.15	128.15
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	128.15	0.00	0.00
01/02/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
01/02/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
08/02/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
08/02/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/02/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
15/02/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
22/02/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
22/02/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
28/02/2023	ADVISER SERVICE FEE FEB	0.00	0.00	229.16	229.16
28/02/2023	ADVISER SERVICE FEE FEB	0.00	229.16	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	111.15	111.15
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	111.15	0.00	0.00
01/03/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
01/03/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/03/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
08/03/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/03/2023	IAGPE PYT PE231/00802406	0.00	0.00	676.00	676.00
15/03/2023	IAGPE PYT PE231/00802406	0.00	676.00	0.00	0.00
15/03/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
15/03/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/03/2023	PERLS XI DST 001293975572	0.00	0.00	2,142.84	2,142.84
15/03/2023	PERLS XI DST 001293975572	0.00	2,142.84	0.00	0.00
15/03/2023	PERLS XII DST 001293913186	0.00	0.00	989.89	989.89
15/03/2023	PERLS XII DST 001293913186	0.00	989.89	0.00	0.00
15/03/2023	PERLS XIII DST 001293988944	0.00	0.00	510.65	510.65
15/03/2023	PERLS XIII DST 001293988944	0.00	510.65	0.00	0.00
16/03/2023	APA DST 001290105459	0.00	0.00	65.00	65.00
16/03/2023	APA DST 001290105459	0.00	65.00	0.00	0.00
17/03/2023	NABPH MAR DIS PH233/00813390	0.00	0.00	848.25	848.25
17/03/2023	NABPH MAR DIS PH233/00813390	0.00	848.25	0.00	0.00
17/03/2023	PAI DIV 001291675801	0.00	0.00	516.25	516.25
17/03/2023	PAI DIV 001291675801	0.00	516.25	0.00	0.00
17/03/2023	SUNPI QRT DST 001293370255	0.00	0.00	1,544.55	1,544.55
17/03/2023	SUNPI QRT DST 001293370255	0.00	1,544.55	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/03/2023	MQGPE DST 001293438491	0.00	0.00	481.78	481.78
20/03/2023	MQGPE DST 001293438491	0.00	481.78	0.00	0.00
22/03/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
22/03/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
23/03/2023	AUSIEX GENERAL A 5953605	0.00	0.00	25,000.00	25,000.00
23/03/2023	AUSIEX GENERAL A 5953605	0.00	25,000.00	0.00	0.00
24/03/2023	AGL PAYMENT AUI23/00865874	0.00	0.00	49.28	49.28
24/03/2023	AGL PAYMENT AUI23/00865874	0.00	49.28	0.00	0.00
28/03/2023	WESFARMERS LTD INT23/01078046	0.00	0.00	179.52	179.52
28/03/2023	WESFARMERS LTD INT23/01078046	0.00	179.52	0.00	0.00
29/03/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
29/03/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
30/03/2023	BHP GROUP DIV AI387/00445188	0.00	0.00	451.36	451.36
30/03/2023	BHP GROUP DIV AI387/00445188	0.00	451.36	0.00	0.00
30/03/2023	CBA DIV 001291539350	0.00	0.00	224.70	224.70
30/03/2023	CBA DIV 001291539350	0.00	224.70	0.00	0.00
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	0.00	229.16	229.16
31/03/2023	ADVISER SERVICE FEE MARCH	0.00	229.16	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	117.92	117.92
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	117.92	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	TLS ITM DIV 001293214965	0.00	0.00	371.28	371.28
31/03/2023	TLS ITM DIV 001293214965	0.00	371.28	0.00	0.00
05/04/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
05/04/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
05/04/2023	WOODSIDE FIN22/00948326	0.00	0.00	127.11	127.11
05/04/2023	WOODSIDE FIN22/00948326	0.00	127.11	0.00	0.00
06/04/2023	SPARK NEW ZEALAN 001295080847	0.00	0.00	385.20	385.20
06/04/2023	SPARK NEW ZEALAN 001295080847	0.00	385.20	0.00	0.00
12/04/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
12/04/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
19/04/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
19/04/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
20/04/2023	UMAX DST 001295421220	0.00	0.00	591.08	591.08
20/04/2023	UMAX DST 001295421220	0.00	591.08	0.00	0.00
26/04/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
26/04/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
26/04/2023	VTS DIVIDEND VTS53/00813702	0.00	0.00	127.53	127.53
26/04/2023	VTS DIVIDEND VTS53/00813702	0.00	127.53	0.00	0.00
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	0.00	1,288.67	1,288.67
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	1,288.67	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	0.00	229.16	229.16
28/04/2023	ADVISER SERVICE FEE APRIL	0.00	229.16	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.20	85.20
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	85.20	0.00	0.00
03/05/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
03/05/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
10/05/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
10/05/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
17/05/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
17/05/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
24/05/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
24/05/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
31/05/2023	ADVISER SERVICE FEE MAY	0.00	0.00	229.16	229.16
31/05/2023	ADVISER SERVICE FEE MAY	0.00	229.16	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	100.85	100.85
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	100.85	0.00	0.00
31/05/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
31/05/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
07/06/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
07/06/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/06/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
14/06/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
15/06/2023	IAGPE PYT PE232/00802433	0.00	0.00	799.35	799.35
15/06/2023	IAGPE PYT PE232/00802433	0.00	799.35	0.00	0.00
15/06/2023	PERLS XI DST 001297860975	0.00	0.00	2,347.33	2,347.33
15/06/2023	PERLS XI DST 001297860975	0.00	2,347.33	0.00	0.00
15/06/2023	PERLS XII DS 001297878864	0.00	0.00	1,092.56	1,092.56
15/06/2023	PERLS XII DS 001297878864	0.00	1,092.56	0.00	0.00
15/06/2023	PERLS XIII D 001297844396	0.00	0.00	565.35	565.35
15/06/2023	PERLS XIII D 001297844396	0.00	565.35	0.00	0.00
19/06/2023	MQGPE DST 001297453380	0.00	0.00	520.21	520.21
19/06/2023	MQGPE DST 001297453380	0.00	520.21	0.00	0.00
19/06/2023	NABPH JUN DIS PH234/00813255	0.00	0.00	971.55	971.55
19/06/2023	NABPH JUN DIS PH234/00813255	0.00	971.55	0.00	0.00
19/06/2023	SUNPI QRT DST 001297685386	0.00	0.00	1,780.80	1,780.80
19/06/2023	SUNPI QRT DST 001297685386	0.00	1,780.80	0.00	0.00
20/06/2023	CAP NOTES 8 DIST C8J23/00956569	0.00	0.00	272.15	272.15
20/06/2023	CAP NOTES 8 DIST C8J23/00956569	0.00	272.15	0.00	0.00
21/06/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
21/06/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/06/2023	WBC DIVIDEND 001296456240	0.00	0.00	302.40	302.40
27/06/2023	WBC DIVIDEND 001296456240	0.00	302.40	0.00	0.00
28/06/2023	PENSION PAYMENT	0.00	0.00	800.00	800.00
28/06/2023	PENSION PAYMENT	0.00	800.00	0.00	0.00
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	0.00	229.16	229.16
30/06/2023	ADVISER SERVICE FEE JUNE	0.00	229.16	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	101.03	101.03
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	101.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Member Entitlement Accounts / Mr Gavin Othen / Account Based Pension (50.22% Tax Free)

01/07/2022	Opening Balance	0.00	0.00	0.00	667,108.97
06/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	666,308.97
13/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	665,508.97
20/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	664,708.97
27/07/2022	Pension Drawdown - Gross	0.00	800.00	0.00	663,908.97
03/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	663,108.97
10/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	662,308.97
17/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	661,508.97
24/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	660,708.97
31/08/2022	Pension Drawdown - Gross	0.00	800.00	0.00	659,908.97

Date	Description	Quantity	Debits	Credits	Balance
07/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	659,108.97
14/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	658,308.97
21/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	657,508.97
28/09/2022	Pension Drawdown - Gross	0.00	800.00	0.00	656,708.97
05/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	655,908.97
12/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	655,108.97
19/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	654,308.97
26/10/2022	Pension Drawdown - Gross	0.00	800.00	0.00	653,508.97
02/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	652,708.97
09/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	651,908.97
16/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	651,108.97
23/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	650,308.97
30/11/2022	Pension Drawdown - Gross	0.00	800.00	0.00	649,508.97
07/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	648,708.97
14/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	647,908.97
21/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	647,108.97
28/12/2022	Pension Drawdown - Gross	0.00	800.00	0.00	646,308.97
04/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	645,508.97
11/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	644,708.97
18/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	643,908.97

Date	Description	Quantity	Debits	Credits	Balance
25/01/2023	Pension Drawdown - Gross	0.00	800.00	0.00	643,108.97
01/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	642,308.97
08/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	641,508.97
15/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	640,708.97
22/02/2023	Pension Drawdown - Gross	0.00	800.00	0.00	639,908.97
01/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	639,108.97
08/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	638,308.97
15/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	637,508.97
22/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	636,708.97
29/03/2023	Pension Drawdown - Gross	0.00	800.00	0.00	635,908.97
05/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	635,108.97
12/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	634,308.97
19/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	633,508.97
26/04/2023	Pension Drawdown - Gross	0.00	800.00	0.00	632,708.97
03/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	631,908.97
10/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	631,108.97
17/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	630,308.97
24/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	629,508.97
31/05/2023	Pension Drawdown - Gross	0.00	800.00	0.00	628,708.97
07/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	627,908.97

Date	Description	Quantity	Debits	Credits	Balance
14/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	627,108.97
21/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	626,308.97
28/06/2023	Pension Drawdown - Gross	0.00	800.00	0.00	625,508.97
30/06/2023	Income Taxes Allocated	0.00	900.33	0.00	624,608.64
30/06/2023	Investment Profit or Loss	0.00	0.00	42,946.46	667,555.10
30/06/2023	Closing Balance	0.00	0.00	0.00	667,555.10
Member Entitlement Accounts / Mr Gavin Othen / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	17,500.29
05/07/2022	Contribution Tax Withheld	0.00	156.84	0.00	17,343.45
05/07/2022	SuperChoice P/L PC290622-193332092	0.00	0.00	1,045.57	18,389.02
14/10/2022	Contribution Tax Withheld	0.00	77.37	0.00	18,311.65
14/10/2022	SuperChoice P/L PC101022-155323252	0.00	0.00	515.79	18,827.44
19/01/2023	Contribution Tax Withheld	0.00	154.22	0.00	18,673.22
19/01/2023	SuperChoice P/L PC130123-195995080	0.00	0.00	1,028.16	19,701.38
27/04/2023	Contribution Tax Withheld	0.00	193.30	0.00	19,508.08
27/04/2023	SuperChoice P/L PC200423-190220631	0.00	0.00	1,288.67	20,796.75
30/06/2023	Income Taxes Allocated	0.00	26.91	0.00	20,769.84
30/06/2023	Investment Profit or Loss	0.00	0.00	1,280.76	22,050.60
30/06/2023	Closing Balance	0.00	0.00	0.00	22,050.60

Member Entitlement Accounts / Accumulation

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	377,693.84
30/06/2023	Income Taxes Allocated	0.00	526.05	0.00	377,167.79
30/06/2023	Investment Profit or Loss	0.00	0.00	25,092.96	402,260.75
30/06/2023	Closing Balance	0.00	0.00	0.00	402,260.75

Permanent Documents

Consent to Act as Director and or Consent to Act as Trustee.pdf
Applications for Membership.pdf
ATO Trustee Declarations.pdf
Declaration of Retirement - Gavin - July 2017.pdf
G & A Othen Pty Ltd ASIC Extract.pdf
OCR_Trust Deed.pdf
OCR_Binding Death Benefit Nominations.pdf
G & A Othen Pty Ltd 2022 Annual ASIC Statement.pdf
Trust Deed - Amending.pdf
Deed of Resignation & Appt of Trustee.pdf
OCR_Investment Strategy - January 2021.pdf

Additional Documents

[IAGPE Allotment Confirmation Dec22.pdf](#)

Othen Super Fund
ABN: 80 205 525 534

Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
Income (GST Collected)			
<u>Sales Detail</u>			
MACQUARIE CMA INTEREST PAID		163.11	0.00
MACQUARIE CMA INTEREST PAID		36.74	0.00
MACQUARIE CMA INTEREST PAID		78.70	0.00
MACQUARIE CMA INTEREST PAID		143.40	0.00
MACQUARIE CMA INTEREST PAID		111.15	0.00
MACQUARIE CMA INTEREST PAID		103.52	0.00
MACQUARIE CMA INTEREST PAID		160.40	0.00
MACQUARIE CMA INTEREST PAID		128.15	0.00
MACQUARIE CMA INTEREST PAID		117.92	0.00
MACQUARIE CMA INTEREST PAID		85.20	0.00
MACQUARIE CMA INTEREST PAID		100.85	0.00
MACQUARIE CMA INTEREST PAID		101.03	0.00
Total Sales	G1	1,330.17	0.00
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		0.00

Outgoings (GST Paid)
Capital Purchases Detail

Nil			
Capital Purchases	G10		

Non-Capital Purchases Detail

ATO ATO80205525534I001		0.79	0.00
BPAY TO ASIC		59.00	0.00
ACTUARY FEE - FY22		199.00	13.57
EXELSUPER SMSF ADMIN FEE		275.00	18.75
ADVISER SERVICE FEE FEB		229.16	15.62
ADVISER SERVICE FEE JAN		229.16	15.62
ADVISER SERVICE FEE JULY - AUG		458.32	31.25
ADVISER SERVICE FEE SEPT		229.16	15.62
ADVISER SERVICE FEE OCT		229.16	15.62
ADVISER SERVICE FEE NOV		229.16	15.62
ADVISER SERVICE FEE DEC		229.16	15.62
ADVISER SERVICE FEE MARCH		229.16	15.62
ADVISER SERVICE FEE APRIL		229.16	15.62
ADVISER SERVICE FEE MAY		229.16	15.62
ADVISER SERVICE FEE JUNE		229.16	15.62
Non-Capital Purchases	G11	3,283.71	219.77

Othen Super Fund

ABN: 80 205 525 534

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

Total GST Paid on Purchases

1B

219.77

Othen Super Fund
ABN: 80 205 525 534
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
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Benefit Payment Detail

Alison Othen

Gavin Othen

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

Other Super Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

Is this an amendment to the SMSF's 2023 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Fund's tax file number (TFN) *****

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 182512

Fund account number 963744552

Fund account name

G & A Othen Pty Ltd ATF Othen Super Fund

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow

Fund's tax file number (TFN) *****

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income D1 \$ <input type="text" value="1699"/> -00	Net foreign income D \$ <input type="text" value="1699"/> -00	Loss <input type="checkbox"/>
---	--	-------------------------------

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Calculation of assessable contributions

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus ****No-TFN-quoted contributions** **R3** \$ -00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships **I** \$ -00

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00

Assessable contributions (R1 plus R2 plus R3 less R6) **R** \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends **U1** \$ -00

plus *Net non-arm's length trust distributions **U2** \$ -00

plus *Net other non-arm's length income **U3** \$ -00

*Other income **S** \$ -00

*Assessable income due to changed tax status of fund **T** \$ -00

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U** \$ -00

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** \$ -00 Loss

Exempt current pension income **Y** \$ -00

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ -00 Loss

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="0"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="0"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="1295"/> -00	J2 \$ <input type="text" value="1768"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="259"/> -00 Code <input type="text" value="0"/>	L2 \$ <input type="text" value="0"/> -00 Code <input type="text"/>	
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		

TOTAL DEDUCTIONS
N \$ -00
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ -00
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$ -00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ -00
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) *****

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="22053"/>	-00
		<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	T1 \$	<input type="text" value="3307.95"/>	
		<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0"/>	
		<i>(an amount must be included even if it is zero)</i>	

Gross tax **B \$**
(T1 plus J)

Foreign income tax offset	C1 \$	<input type="text" value="117.51"/>	
Rebates and tax offsets	C2 \$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C \$	<input type="text" value="117.51"/>	
		<i>(C1 plus C2)</i>	

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0"/>	
Early stage investor tax offset	D3 \$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D \$	<input type="text" value="0"/>	
		<i>(D1 plus D2 plus D3 plus D4)</i>	

SUBTOTAL 2
T3 \$
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text" value="12672.74"/>	
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text"/>	
Refundable tax offsets	E \$	<input type="text" value="12672.74"/>	
		<i>(E1 plus E2 plus E3 plus E4)</i>	

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input type="text" value="9482.30"/>
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="-9223.30"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="0"/>	-00

Fund's tax file number (TFN) *****

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$	<input type="text" value="237980"/>	-00
Unlisted trusts	B	\$	<input type="text" value="0"/>	-00
Insurance policy	C	\$	<input type="text" value="0"/>	-00
Other managed investments	D	\$	<input type="text" value="0"/>	-00

15b Australian direct investments

Cash and term deposits E \$ <input type="text" value="50573"/> -00	
Debt securities F \$ <input type="text" value="667368"/> -00	
Loans G \$ <input type="text" value="0"/> -00	
Listed shares H \$ <input type="text" value="124239"/> -00	
Unlisted shares I \$ <input type="text" value="0"/> -00	
Limited recourse borrowing arrangements J \$ <input type="text" value="0"/> -00	
Limited recourse borrowing arrangements	Non-residential real property K \$ <input type="text" value="0"/> -00
Australian residential real property J1 \$ <input type="text" value="0"/> -00	Residential real property L \$ <input type="text" value="0"/> -00
Australian non-residential real property J2 \$ <input type="text" value="0"/> -00	Collectables and personal use assets M \$ <input type="text" value="0"/> -00
Overseas real property J3 \$ <input type="text" value="0"/> -00	Other assets O \$ <input type="text" value="11706"/> -00
Australian shares J4 \$ <input type="text" value="0"/> -00	
Overseas shares J5 \$ <input type="text" value="0"/> -00	
Other J6 \$ <input type="text" value="0"/> -00	
Property count J7 <input type="text" value="0"/>	

15c Other investments

Crypto-Currency	N	\$	<input type="text" value="0"/>	-00
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15d Overseas direct investments

Overseas shares	P	\$	<input type="text" value="0"/>	-00
Overseas non-residential real property	Q	\$	<input type="text" value="0"/>	-00
Overseas residential real property	R	\$	<input type="text" value="0"/>	-00
Overseas managed investments	S	\$	<input type="text" value="0"/>	-00
Other overseas assets	T	\$	<input type="text" value="0"/>	-00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ <input type="text" value="1091866"/> -00 (Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

A No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="1091866"/>
				-00
Reserve accounts	X \$	<input type="text" value="0"/>		-00
Other liabilities	Y \$	<input type="text" value="0"/>		-00
TOTAL LIABILITIES			Z \$	<input type="text" value="1091866"/>
				-00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Othen Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Derivatives Market						
PAIO	Platinum Asia Investments Limited - Option Expiring 28-Mar-2024 (ASX:PAIO)	30 Jun 2023	0.01900	5,163.00000	98.10	98.10
Listed Derivatives Market Total				98.10	98.10	
Listed Securities Market						
AGL	AGL Energy Limited. (ASX:AGL)	30 Jun 2023	10.81000	616.00000	6,658.96	1,576.96
AN3PK	Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% (ASX:AN3PK)	30 Jun 2023	98.95000	250.00000	24,737.50	(262.50)
APA	APA Group (ASX:APA)	30 Jun 2023	9.69000	250.00000	2,422.50	(395.00)
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2023	44.99000	331.00000	14,891.69	1,237.94
CBA	Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2023	100.27000	107.00000	10,728.89	1,058.23
CBAPH	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)	30 Jun 2023	101.79000	1,808.00000	184,036.32	(739.47)
CBAPI	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)	30 Jun 2023	100.91000	930.00000	93,846.30	957.90
CBAPJ	Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)	30 Jun 2023	100.59000	500.00000	50,295.00	1,125.00
DRUG	Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)	30 Jun 2023	7.74000	4,418.00000	34,195.32	1,016.14
FUEL	Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)	30 Jun 2023	5.91000	3,900.00000	23,049.00	975.00
HLS	Healius Limited (ASX:HLS)	30 Jun 2023	3.18000	2,630.00000	8,363.40	(1,288.70)
IAGPE	Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)	30 Jun 2023	101.20000	500.00000	50,600.00	600.00
KTG	K-Tig Limited (ASX:KTG)	23 Jan 2023	0.14500	16,216.00000	2,351.32	(7,783.68)
MGOC	Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	30 Jun 2023	2.66000	7,778.00000	20,689.48	2,644.52
MQGPE	Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)	30 Jun 2023	100.32000	371.00000	37,218.72	1,150.10
NABPH	National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27 (ASX:NABPH)	30 Jun 2023	102.34000	750.00000	76,755.00	1,365.00

Othen Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Securities Market						
NDQ	Betashares Nasdaq 100 ETF (ASX:NDQ)	30 Jun 2023	35.05000	1,201.00000	42,095.05	10,016.34
NRZ	Neurizer Ltd (ASX:NRZ)	30 Jun 2023	0.05900	133,333.00000	7,866.65	(16,133.29)
PAI	Platinum Asia Investments Limited (ASX:PAI)	30 Jun 2023	0.85500	20,650.00000	17,655.75	(103.25)
SPK	Spark New Zealand Limited (ASX:SPK)	30 Jun 2023	4.67000	3,078.00000	14,374.26	1,046.52
SUNPI	Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28 (ASX:SUNPI)	30 Jun 2023	99.92000	1,500.00000	149,880.00	5,130.00
TLS	Telstra Group Limited (ASX:TLS)	30 Jun 2023	4.30000	4,368.00000	18,782.40	1,965.60
UMAX	Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)	30 Jun 2023	21.31000	1,897.00000	40,425.07	3,775.03
VRC	Volt Resources Limited (ASX:VRC)	30 Jun 2023	0.01000	125,000.00000	1,250.00	(875.00)
VTS	Vanguard Us Total Market Shares Index ETF (ASX:VTS)	30 Jun 2023	329.34000	129.00000	42,484.86	7,200.78
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2023	21.34000	432.00000	9,218.88	794.88
WDS	Woodside Energy Group Ltd (ASX:WDS)	30 Jun 2023	34.44000	59.00000	2,031.96	153.40
WES	Wesfarmers Limited (ASX:WES)	30 Jun 2023	49.34000	204.00000	10,065.36	1,515.72
WRLD	Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)	30 Jun 2023	15.35000	2,125.00000	32,618.75	1,551.25
Listed Securities Market Total					1,029,588.39	19,275.42
Fund Total					1,029,686.49	19,373.52

Other Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
MACQ.ACCT: Macquarie Cash Management Account										
29/07/2022	Interest	36.74	0.00							
31/08/2022	Interest	78.70	0.00							
30/09/2022	Interest	103.52	0.00							
31/10/2022	Interest	143.40	0.00							
30/11/2022	Interest	163.11	0.00							
30/12/2022	Interest	160.40	0.00							
31/01/2023	Interest	128.15	0.00							
28/02/2023	Interest	111.15	0.00							
31/03/2023	Interest	117.92	0.00							
28/04/2023	Interest	85.20	0.00							
31/05/2023	Interest	100.85	0.00							
30/06/2023	Interest	101.03	0.00							
		1,330.17	0.00							
Total		1,330.17	0.00							
Shares in Listed Companies										
AGL: AGL Energy Limited. (ASX:AGL)										
27/09/2022	Dividend	61.60	0.00		616	0	0.1000	61.60	0.00	
24/03/2023	Dividend	49.28	0.00		616	0	0.0800	49.28	0.00	
		110.88	0.00					110.88	0.00	
AN3PK: Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% (ASX:AN3PK)										
20/06/2023	Dividend	272.15	116.64		250	0	1.0886	272.15	116.64	
		272.15	116.64					272.15	116.64	
BHP: BHP Group Limited (ASX:BHP)										
22/09/2022	Dividend	844.66	362.00		331	0	2.5518	844.66	362.00	
30/03/2023	Dividend	451.36	193.44		331	0	1.3636	451.36	193.44	
		1,296.02	555.44					1,296.02	555.44	
CBA: Commonwealth Bank Of Australia. (ASX:CBA)										
29/09/2022	Dividend	224.70	96.30		107	0	2.1000	224.70	96.30	
30/03/2023	Dividend	224.70	96.30		107	0	2.1000	224.70	96.30	
		449.40	192.60					449.40	192.60	
CBAPH: Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)										
15/09/2022	Dividend	1,724.29	738.98		1,808	0	0.9537	1,724.29	738.98	
15/12/2022	Dividend	2,036.35	872.72		1,808	0	1.1263	2,036.35	872.72	
15/03/2023	Dividend	2,142.84	918.36		1,808	0	1.1852	2,142.84	918.36	
15/06/2023	Dividend	2,347.33	1,006.00		1,808	0	1.2983	2,347.33	1,006.00	
		8,250.81	3,536.06					8,250.81	3,536.06	
CBAPI: Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)										
15/09/2022	Dividend	772.09	330.90		930	0	0.8302	772.09	330.90	
15/12/2022	Dividend	933.81	400.20		930	0	1.0041	933.81	400.20	
15/03/2023	Dividend	989.89	424.24		930	0	1.0644	989.89	424.24	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Othen Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
15/06/2023	Dividend	1,092.56	468.24		930	0	1.1748	1,092.56	468.24	
		3,788.35	1,623.58					3,788.35	1,623.58	
CBAPJ: Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)										
15/09/2022	Dividend	393.05	168.45		500	0	0.7861	393.05	168.45	
15/12/2022	Dividend	480.25	205.82		500	0	0.9605	480.25	205.82	
15/03/2023	Dividend	510.65	218.85		500	0	1.0213	510.65	218.85	
15/06/2023	Dividend	565.35	242.29		500	0	1.1307	565.35	242.29	
		1,949.30	835.41					1,949.30	835.41	
HLS: Healius Limited (ASX:HLS)										
21/09/2022	Dividend	157.80	67.63		2,630	0	0.0600	157.80	67.63	
		157.80	67.63					157.80	67.63	
IAGPE: Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)										
02/03/2023	Distribution	0.00	0.00	*	500	0	1.3520	676.00	86.91	
15/03/2023	Dividend	676.00	86.91	*						
01/06/2023	Distribution	0.00	0.00	*	500	0	1.5987	799.35	102.77	
15/06/2023	Dividend	799.35	102.77	*						
		1,475.35	189.68					1,475.35	189.68	
MQGPE: Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)										
01/09/2022	Distribution	0.00	0.00	*	371	0	1.0080	373.97	64.11	
19/09/2022	Dividend	373.96	64.11	*						
01/12/2022	Distribution	0.00	0.00	*	371	0	1.2219	453.32	77.71	
19/12/2022	Dividend	453.32	77.71	*						
02/03/2023	Distribution	0.00	0.00	*	371	0	1.2986	481.78	82.59	
20/03/2023	Dividend	481.78	82.59	*						
31/05/2023	Distribution	0.00	0.00	*	371	0	1.4022	520.22	89.18	
19/06/2023	Dividend	520.21	89.18	*						
		1,829.27	313.59					1,829.29	313.59	
NABPH: National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27 (ASX:NABPH)										
19/09/2022	Dividend	716.48	307.06		750	0	0.9553	716.48	307.06	
19/12/2022	Dividend	829.95	355.69		750	0	1.1066	829.95	355.69	
17/03/2023	Dividend	848.25	363.54		750	0	1.1310	848.25	363.54	
19/06/2023	Dividend	971.55	416.38		750	0	1.2954	971.55	416.38	
		3,366.23	1,442.67					3,366.23	1,442.67	
PAI: Platinum Asia Investments Limited (ASX:PAI)										
15/09/2022	Dividend	516.25	172.08		20,650	0	0.0250	516.25	172.08	
17/03/2023	Dividend	516.25	172.08		20,650	0	0.0250	516.25	172.08	
		1,032.50	344.16					1,032.50	344.16	
SPK: Spark New Zealand Limited (ASX:SPK)										
07/10/2022	Foreign Income	398.92	59.84		3,078	0	0.1102	398.92	59.84	
06/04/2023	Foreign Income	453.18	67.98		3,078	0	0.1251	453.18	67.98	
		852.10	127.82					852.10	127.82	
SUNPI: Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28 (ASX:SUNPI)										
19/09/2022	Dividend	1,270.65	544.56		1,500	0	0.8471	1,270.65	544.56	
19/12/2022	Dividend	1,502.85	644.08		1,500	0	1.0019	1,502.85	644.08	
17/03/2023	Dividend	1,544.55	661.95		1,500	0	1.0297	1,544.55	661.95	
19/06/2023	Dividend	1,780.80	763.20		1,500	0	1.1872	1,780.80	763.20	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Othen Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		6,098.85	2,613.79					6,098.85	2,613.79
TLS: Telstra Group Limited (ASX:TLS)									
21/09/2022	Dividend	371.28	159.12		4,368	0	0.0850	371.28	159.12
31/03/2023	Dividend	371.28	159.12		4,368	0	0.0850	371.28	159.12
		742.56	318.24					742.56	318.24
WBC: Westpac Banking Corporation (ASX:WBC)									
20/12/2022	Dividend	276.48	118.49		432	0	0.6400	276.48	118.49
27/06/2023	Dividend	302.40	129.60		432	0	0.7000	302.40	129.60
		578.88	248.09					578.88	248.09
WDS: Woodside Energy Group Ltd (ASX:WDS)									
06/10/2022	Dividend	94.37	40.44		59	0	1.5995	94.37	40.44
05/04/2023	Dividend	127.11	54.48		59	0	2.1544	127.11	54.48
		221.48	94.92					221.48	94.92
WES: Wesfarmers Limited (ASX:WES)									
06/10/2022	Dividend	204.00	87.43		204	0	1.0000	204.00	87.43
28/03/2023	Dividend	179.52	76.94		204	0	0.8800	179.52	76.94
		383.52	164.37					383.52	164.37
Total		32,855.45	12,784.69					32,855.47	12,784.69
Stapled Securities									
APA: APA Group (ASX:APA)									
01/07/2022	Distribution	0.00	0.00	*	250	0	0.2686	67.14	6.76
14/09/2022	Distribution	67.14	0.00	*					
29/12/2022	Distribution	65.00	0.00	*	250	0	0.2600	65.00	9.11
29/06/2023	Distribution	2.57	0.00		250	0	0.0103	2.57	0.00
		134.71	0.00					134.71	15.87
Total		134.71	0.00					134.71	15.87
Units In Listed Unit Trusts									
DRUG: Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)									
03/01/2023	Distribution	115.74	0.00		4,418	0	0.0262	115.74	0.00
		115.74	0.00					115.74	0.00
FUEL: Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)									
03/01/2023	Distribution	740.32	0.00	*	3,900	0	0.1898	740.33	0.00
		740.32	0.00					740.33	0.00
MGOC: Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)									
03/01/2023	Distribution	396.68	0.00		7,778	0	0.0510	396.68	0.00
30/06/2023	Distribution	397.46	0.00		7,778	0	0.0511	397.46	0.00
		794.14	0.00					794.14	0.00
NDQ: Betashares Nasdaq 100 ETF (ASX:NDQ)									
03/01/2023	Distribution	37.27	0.00		1,201	0	0.0310	37.27	0.00
30/06/2023	Distribution	940.01	0.00		1,201	0	0.7827	940.01	0.00
		977.28	0.00					977.28	0.00
UMAX: Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)									
03/10/2022	Distribution	737.38	0.00		1,897	0	0.3887	737.38	0.00
03/01/2023	Distribution	725.50	0.00		1,897	0	0.3824	725.50	0.00

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Othen Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
03/04/2023	Distribution	591.08	0.00		1,897	0	0.3116	591.08	0.00
30/06/2023	Distribution	526.24	0.00		1,897	0	0.2774	526.24	0.00
		2,580.20	0.00					2,580.20	0.00
VTS: Vanguard Us Total Market Shares Index ETF (ASX:VTS)									
22/07/2022	Foreign Income	141.66	21.24	*	0	0	0.9335	0.00	0.00
24/10/2022	Foreign Income	162.27	24.34		129	0	1.0692	162.27	24.34
25/01/2023	Foreign Income	172.21	25.83		129	0	1.1347	172.21	25.83
26/04/2023	Foreign Income	150.03	22.50	*	129	0	0.9886	150.02	22.50
		626.17	93.91					484.50	72.68
WRLD: Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)									
03/01/2023	Distribution	317.57	0.00		2,125	0	0.1494	317.57	0.00
30/06/2023	Distribution	38.01	0.00		2,125	0	0.0179	38.01	0.00
		355.58	0.00					355.58	0.00
Total		6,189.43	93.91					6,047.77	72.68

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Other Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$	
Benefits Accrued as a Result of Operations before Income Tax	31,598.37	
<u>ADD:</u>		
Non-Deductible Expenses	0.79	
Non-Taxable Income	488.80	
Pension Non-deductible Expenses	1,768.09	
Pensions Paid	41,600.00	
Taxable Capital Gains	4,077.00	
<u>LESS:</u>		
Increase in Market Value	19,373.52	
Pension Exempt Income	32,113.00	
Distributed Capital Gains	5,990.84	
Rounding	2.69	
Taxable Income or Loss	22,053.00	
	Income Amount	
	Tax Amount	
Gross Tax @ 15% for Concessional Income	22,053.00	3,307.95
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		3,307.95

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	3,307.95
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	191.32
<u>LESS:</u>	
Change in Deferred Tax Liability	1,464.25
Income Tax Expense	2,035.02

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	3,307.95
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	191.32
<u>LESS:</u>	
Franking Credits	12,672.74
Foreign Tax Credits	308.83

Othen Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Income Tax Payable (Receivable)

(9,482.30)

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	61.9500%
Pension Exempt % (Expenses)	57.6383%
Assets Segregated For Pensions	No

Other Super Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr Gavin Othen												
55A Charles Street Norwood SA 5067												
Accumulation	Accumulation	17,500.29	3,878.19	0.00	1,280.76	0.00	(608.64)	0.00	0.00	0.00	0.00	22,050.60
Pension	Account Based Pension (50.22% T	667,108.97	0.00	0.00	42,946.46	0.00	(900.33)	0.00	0.00	0.00	(41,600.00)	667,555.10
		684,609.26	3,878.19	0.00	44,227.22	0.00	(1,508.97)	0.00	0.00	0.00	(41,600.00)	689,605.70
Mrs Alison Othen												
55A Charles Street Norwood SA 5067												
Accumulation	Accumulation	377,693.84	0.00	0.00	25,092.96	0.00	(526.05)	0.00	0.00	0.00	0.00	402,260.75
		377,693.84	0.00	0.00	25,092.96	0.00	(526.05)	0.00	0.00	0.00	0.00	402,260.75
		1,062,303.10	3,878.19	0.00	69,320.18	0.00	(2,035.02)	0.00	0.00	0.00	(41,600.00)	1,091,866.45

Othen Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Macquarie Cash Management Account				50,573.60	50,573.60			4.68%
				50,573.60	50,573.60			4.68%
<u>Listed Derivatives Market</u>								
Platinum Asia Investments Limited - Option Expiring 28-Mar-2024 (ASX:PAIO)	5,163.00000	0.0000	0.0190	0.00	98.10	98.10	0.00%	0.01%
				0.00	98.10	98.10	0.00%	0.01%
<u>Listed Securities Market</u>								
AGL Energy Limited. (ASX:AGL)	616.00000	15.0635	10.8100	9,279.12	6,658.96	(2,620.16)	(28.24)%	0.62%
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% (ASX:AN3PK)	250.00000	100.0000	98.9500	25,000.00	24,737.50	(262.50)	(1.05)%	2.29%
APA Group (ASX:APA)	250.00000	4.9965	9.6900	1,249.12	2,422.50	1,173.38	93.94%	0.22%
BHP Group Limited (ASX:BHP)	331.00000	32.4464	44.9900	10,739.77	14,891.69	4,151.92	38.66%	1.38%
Commonwealth Bank Of Australia. (ASX:CBA)	107.00000	93.3609	100.2700	9,989.62	10,728.89	739.27	7.40%	0.99%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)	1,808.00000	99.3694	101.7900	179,659.79	184,036.32	4,376.53	2.44%	17.04%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)	930.00000	96.3447	100.9100	89,600.55	93,846.30	4,245.75	4.74%	8.69%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)	500.00000	100.0000	100.5900	50,000.00	50,295.00	295.00	0.59%	4.66%
Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)	4,418.00000	5.6858	7.7400	25,119.96	34,195.32	9,075.36	36.13%	3.17%
Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)	3,900.00000	6.4366	5.9100	25,102.70	23,049.00	(2,053.70)	(8.18)%	2.13%
Healius Limited (ASX:HLS)	2,630.00000	4.8876	3.1800	12,854.39	8,363.40	(4,490.99)	(34.94)%	0.77%

Other Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
Listed Securities Market								
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)	500.00000	100.0000	101.2000	50,000.00	50,600.00	600.00	1.20%	4.68%
K-Tig Limited (ASX:KTG)	16,216.00000	0.9490	0.1450	15,388.21	2,351.32	(13,036.89)	(84.72)%	0.22%
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	7,778.00000	1.6539	2.6600	12,864.37	20,689.48	7,825.11	60.83%	1.92%
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)	371.00000	100.0000	100.3200	37,100.00	37,218.72	118.72	0.32%	3.45%
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27 (ASX:NABPH)	750.00000	100.0000	102.3400	75,000.00	76,755.00	1,755.00	2.34%	7.11%
Betashares Nasdaq 100 ETF (ASX:NDQ)	1,201.00000	17.2577	35.0500	20,726.47	42,095.05	21,368.58	103.10%	3.90%
Neurizer Ltd (ASX:NRZ)	133,333.00000	0.1541	0.0590	20,548.73	7,866.65	(12,682.08)	(61.72)%	0.73%
Platinum Asia Investments Limited (ASX:PAI)	20,650.00000	1.2436	0.8550	25,680.67	17,655.75	(8,024.92)	(31.25)%	1.63%
Spark New Zealand Limited (ASX:SPK)	3,078.00000	2.2335	4.6700	6,874.61	14,374.26	7,499.65	109.09%	1.33%
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28 (ASX:SUNPI)	1,500.00000	100.0000	99.9200	150,000.00	149,880.00	(120.00)	(0.08)%	13.87%
Telstra Group Limited (ASX:TLS)	4,368.00000	3.9197	4.3000	17,121.28	18,782.40	1,661.12	9.70%	1.74%
Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)	1,897.00000	16.5870	21.3100	31,465.51	40,425.07	8,959.56	28.47%	3.74%
Volt Resources Limited (ASX:VRC)	125,000.00000	0.0902	0.0100	11,275.11	1,250.00	(10,025.11)	(88.91)%	0.12%
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	129.00000	137.6174	329.3400	17,752.64	42,484.86	24,732.22	139.32%	3.93%
Westpac Banking Corporation (ASX:WBC)	432.00000	30.9026	21.3400	13,349.94	9,218.88	(4,131.06)	(30.94)%	0.85%
Woodside Energy Group Ltd (ASX:WDS)	59.00000	29.7600	34.4400	1,755.84	2,031.96	276.12	15.73%	0.19%
Wesfarmers Limited (ASX:WES)	204.00000	28.9135	49.3400	5,898.35	10,065.36	4,167.01	70.65%	0.93%
Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)	2,125.00000	12.1625	15.3500	25,845.21	32,618.75	6,773.54	26.21%	3.02%
				977,241.96	1,029,588.39	52,346.43	5.36%	95.31%
				1,027,815.56	1,080,260.09	52,444.53	5.10%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Other Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
Macquarie Cash Management Account														
1,330.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,330.17	0.00	0.00	0.00	0.00
1,330.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,330.17	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
AGL Energy Limited. (ASX:AGL)														
110.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110.88	0.00	0.00	0.00	0.00
APA Group (ASX:APA)														
134.71	15.87	0.00	0.00	0.00	0.00	74.00	0.00	0.00	0.00	76.58	0.00	0.00	0.00	0.00
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% (ASX:AN3PK)														
272.15	116.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388.79	0.00	0.00	0.00	0.00
Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)														
740.32	0.00	0.00	0.00	0.00	0.00	0.00	740.32	0.00	0.00	0.00	0.00	370.16	0.00	370.16
Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)														
115.74	0.00	0.00	0.00	0.00	115.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)														
355.58	0.00	0.00	0.00	0.00	0.00	0.00	355.58	0.00	0.00	0.00	0.00	52.95	249.68	52.95
Betashares Nasdaq 100 ETF (ASX:NDQ)														
977.28	0.00	45.48	0.00	0.00	0.00	0.00	888.82	0.00	0.00	133.94	0.00	444.41	0.00	444.41
Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)														
2,580.20	0.00	0.00	0.00	0.00	1,336.16	0.00	1,244.04	0.00	0.00	0.00	0.00	622.02	0.00	622.02
BHP Group Limited (ASX:BHP)														
1,296.02	555.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,851.46	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)														

Othen Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
1,949.30	835.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,784.71	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)													
3,788.35	1,623.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,411.93	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)													
8,250.81	3,536.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,786.87	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. (ASX:CBA)													
449.40	192.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	642.00	0.00	0.00	0.00	0.00
Healius Limited (ASX:HLS)													
157.80	67.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	225.43	0.00	0.00	0.00	0.00
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)													
1,475.35	189.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,665.03	0.00	0.00	0.00	0.00
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)													
1,829.27	313.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,142.86	0.00	0.00	0.00	0.00
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)													
794.14	0.00	41.62	0.00	0.00	(2,014.70)	0.00	2,762.08	0.00	88.38	0.00	1,381.04	0.00	1,381.04
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27 (ASX:NABPH)													
3,366.23	1,442.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,808.90	0.00	0.00	0.00	0.00
Platinum Asia Investments Limited (ASX:PAI)													
1,032.50	344.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,376.66	0.00	0.00	0.00	0.00
Spark New Zealand Limited (ASX:SPK)													
724.28	0.00	127.82	0.00	0.00	0.00	0.00	0.00	0.00	852.10	0.00	0.00	0.00	0.00
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28 (ASX:SUNPI)													
6,098.85	2,613.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,712.64	0.00	0.00	0.00	0.00
Telstra Group Limited (ASX:TLS)													
742.56	318.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,060.80	0.00	0.00	0.00	0.00
Vanguard Us Total Market Shares Index ETF (ASX:VTS)													
532.26	0.00	93.91	0.00	0.00	0.00	0.00	0.00	0.00	626.17	0.00	0.00	0.00	0.00
Wesfarmers Limited (ASX:WES)													
383.52	164.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	547.89	0.00	0.00	0.00	0.00

Other Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
Westpac Banking Corporation (ASX:WBC)														
578.88	248.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	826.97	0.00	0.00	0.00	0.00	
Woodside Energy Group Ltd (ASX:WDS)														
221.48	94.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316.40	0.00	0.00	0.00	0.00	
38,957.86	12,672.74	308.83	0.00	0.00	(562.80)	74.00	5,990.84	0.00	46,437.39	0.00	2,870.58	249.68	2,870.58	
40,288.03	12,672.74	308.83	0.00	0.00	(562.80)	74.00	5,990.84	0.00	47,767.56	0.00	2,870.58	249.68	2,870.58	

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Other Super Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<u>Listed Securities Market</u>																
APA Group (ASX:APA)																
134.71	60.71	15.87	0.00	0.00	0.00	74.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.58	76.58
Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)																
115.74	0.00	0.00	0.00	115.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(115.74)	115.74	0.00
Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)																
740.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	370.16	370.16	0.00	0.00	0.00	740.32	0.00
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)																
794.14	0.32	0.00	0.00	(2,014.70)	0.00	0.00	0.00	46.44	41.62	1,381.04	1,381.04	0.00	0.00	2,014.70	835.76	0.32
Betashares Nasdaq 100 ETF (ASX:NDQ)																
977.28	0.54	0.00	0.00	0.00	0.00	0.00	0.00	87.92	45.48	444.41	444.41	0.00	0.00	0.00	1,022.76	0.54
Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)																
2,580.20	0.00	0.00	0.00	1,336.16	0.00	0.00	0.00	0.00	0.00	622.02	622.02	0.00	0.00	(1,336.16)	2,580.20	0.00
Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)																
355.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.95	52.95	0.00	249.68	0.00	355.58	0.00
5,697.97	61.57	15.87	0.00	(562.80)	0.00	74.00	0.00	134.36	87.10	2,870.58	2,870.58	0.00	249.68	562.80	5,800.94	77.44
5,697.97	61.57	15.87	0.00	(562.80)	0.00	74.00	0.00	134.36	87.10	2,870.58	2,870.58	0.00	249.68	562.80	5,800.94	77.44

Othen Super Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax

Reconciliation

	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	61.57	15.87		(562.80)	-	74.00	134.36	87.10	2,870.58	2,870.58	-	249.68	5,800.94	-
Gross Tax Distribution	61.57	15.87		-	-	-	-	-	-	-	-	-	-	77.44
Net Foreign Income				-	-	-	134.36	87.10	-	-	-	-	-	221.46
Net Distributed Capital Gain				-	-	-	-	-	5,741.17	N/A	-	249.68	-	5,990.85

Othen Super Fund
(ABN: 80 205 525 534)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 55A Charles Street Norwood, SA 5067
Member	Date of Birth: 18 August 1959
Number: 1	Date Joined Fund: 29 November 2004
Mr Gavin James Othen	Eligible Service Date: 29 November 2004
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	17,500.29
Account Based Pension (50.22% Tax Free)	667,108.97
Total as at 1 Jul 2022	684,609.26
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	22,050.60
Account Based Pension (50.22% Tax Free)	667,555.10
Total as at 30 Jun 2023	689,605.70

Your Tax Components	
Tax Free	340,965.44
Taxable - Taxed	348,640.26
Taxable - Untaxed	-

Your Preservation Components	
Preserved	64,096.73
Restricted Non Preserved	-
Unrestricted Non Preserved	625,508.97

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Binding Beneficiary Nomination*
Alison Claire Othen
Spouse
100%
* Nomination in effect from **20 January 2016**

Othen Super Fund
(ABN: 80 205 525 534)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 55A Charles Street Norwood, SA 5067
Member Number: 1	Date of Birth: 18 August 1959
Mr Gavin James Othen	Date Joined Fund: 29 November 2004
Accumulation Account	Eligible Service Date: 29 November 2004
Accumulation	Tax File Number Held: Yes
	Account Start Date: 29 November 2004

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	17,500.29
<i>Increases to your account:</i>	
Employer Contributions	3,878.19
Share Of Net Fund Income	1,280.76
<u>Total Increases</u>	<u>5,158.95</u>
<i>Decreases to your account:</i>	
Contributions Tax	581.73
Tax on Net Fund Income	26.91
<u>Total Decreases</u>	<u>608.64</u>
Withdrawal Benefit as at 30 Jun 2023	<u><u>22,050.60</u></u>

Your Tax Components		
Tax Free	26.0619 %	5,746.80
Taxable - Taxed		16,303.80
Taxable - Untaxed		-

Your Preservation Components	
Preserved	22,050.60
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Binding Beneficiary Nomination*
Alison Claire Othen
Spouse
100%
* Nomination in effect from **20 January 2016**

Othen Super Fund
(ABN: 80 205 525 534)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 55A Charles Street Norwood, SA 5067
Member Number: 1	Date of Birth: 18 August 1959
Mr Gavin James Othen	Date Joined Fund: 29 November 2004
Pension Account	Eligible Service Date: 29 November 2004
Account Based Pension (50.22% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	667,108.97
<i>Increases to your account:</i>	
Share Of Net Fund Income	42,946.46
<u>Total Increases</u>	<u>42,946.46</u>
<i>Decreases to your account:</i>	
Pension Payments	41,600.00
Tax on Net Fund Income	900.33
<u>Total Decreases</u>	<u>42,500.33</u>
Withdrawal Benefit as at 30 Jun 2023	<u>667,555.10</u>

Your Tax Components		
Tax Free	50.2159 %	335,218.64
Taxable - Taxed		332,336.46
Taxable - Untaxed		-

Your Preservation Components	
Preserved	42,046.13
Restricted Non Preserved	-
Unrestricted Non Preserved	625,508.97

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Binding Beneficiary Nomination*
Alison Claire Othen
Spouse
100%
* Nomination in effect from **20 January 2016**



Trustee

The Trustee of the Fund is as follows:

G & A Othen Pty Ltd

The directors of the Trustee company are:

Alison Othen and
Gavin Othen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Alison Othen
Director - G & A Othen Pty Ltd

.....
Gavin Othen
Director - G & A Othen Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email gavohen5@hotmail.com
mail Othen Super Fund, 55A Charles Street, Norwood SA 5067

Othen Super Fund
(ABN: 80 205 525 534)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 55A Charles Street Norwood, SA 5067
Member	Number: 2
Mrs Alison Claire Othen	Date of Birth: 19 May 1962 Date Joined Fund: 29 November 2004 Eligible Service Date: 29 November 2004
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	377,693.84
Total as at 1 Jul 2022	<u>377,693.84</u>

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	402,260.75
Total as at 30 Jun 2023	<u>402,260.75</u>

Your Tax Components

Tax Free	231,510.00
Taxable - Taxed	170,750.75
Taxable - Untaxed	-

Your Preservation Components

Preserved	402,260.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

Gavin James Othen
Spouse
100%

* Nomination in effect from 20 January 2016

Othen Super Fund
(ABN: 80 205 525 534)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 55A Charles Street Norwood, SA 5067
Member Number: 2	Date of Birth: 19 May 1962
Mrs Alison Claire Othen	Date Joined Fund: 29 November 2004
Accumulation Account	Eligible Service Date: 29 November 2004
Accumulation	Tax File Number Held: Yes
	Account Start Date: 29 November 2004

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	377,693.84
<i>Increases to your account:</i>	
Share Of Net Fund Income	25,092.96
<u>Total Increases</u>	<u>25,092.96</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	526.05
<u>Total Decreases</u>	<u>526.05</u>
Withdrawal Benefit as at 30 Jun 2023	<u>402,260.75</u>

Your Tax Components		
Tax Free	57.5522 %	231,510.00
Taxable - Taxed		170,750.75
Taxable - Untaxed		-

Your Preservation Components	
Preserved	402,260.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Binding Beneficiary Nomination*
Gavin James Othen
Spouse
100%
* Nomination in effect from **20 January 2016**

For Enquiries:
email gavohen5@hotmail.com
mail **Othen Super Fund, 55A Charles Street, Norwood SA 5067**



Trustee

The Trustee of the Fund is as follows:

G & A Othen Pty Ltd

The directors of the Trustee company are:

Alison Othen and
Gavin Othen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Alison Othen
Director - G & A Othen Pty Ltd

.....
Gavin Othen
Director - G & A Othen Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email gavohen5@hotmail.com
mail Othen Super Fund, 55A Charles Street, Norwood SA 5067

**Other Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023**

Mr Gavin Othen

Date of Birth: 18 Aug 1959
Age: 63 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
 The 'Bring Forward Rule' was NOT triggered in the previous 2 years
 3-year cap in effect from previous years N/A
 Total non-concessional contributions in previous 2 years N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	3,878.19	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		3,878.19	0.00
Amount above caps	5	0.00	0.00
Available		23,621.81	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	3,878.19
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	3,878.19
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Othen Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Gavin Othen

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
05/07/2022	Employer Mandated	1,045.57			manual
14/10/2022	Employer Mandated	515.79			manual
19/01/2023	Employer Mandated	1,028.16			manual
27/04/2023	Employer Mandated	1,288.67			manual
Totals:		3,878.19			

Othen Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Alison Othen

Date of Birth: 19 May 1962
Age: 61 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years	Non-Concessional
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		130,000.00	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Othen Super Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023**

**Mr Gavin Othen
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (50.22% Tax Free)	41,600.00	OK!	13,340.00	OK!	13,340.00	-	-	50.22%
Totals								
Gross Drawdowns	41,600.00	0.00	13,340.00	0.00	13,340.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	41,600.00	0.00	13,340.00	0.00	13,340.00			

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Othen Super Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023**

Pension Payments

Account Based Pension (50.22% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
06/07/2022	800.00	0.00	800.00	PENSION PAYMENT
13/07/2022	800.00	0.00	800.00	PENSION PAYMENT
20/07/2022	800.00	0.00	800.00	PENSION PAYMENT
27/07/2022	800.00	0.00	800.00	PENSION PAYMENT
03/08/2022	800.00	0.00	800.00	PENSION PAYMENT
10/08/2022	800.00	0.00	800.00	PENSION PAYMENT
17/08/2022	800.00	0.00	800.00	PENSION PAYMENT
24/08/2022	800.00	0.00	800.00	PENSION PAYMENT
31/08/2022	800.00	0.00	800.00	PENSION PAYMENT
07/09/2022	800.00	0.00	800.00	PENSION PAYMENT
14/09/2022	800.00	0.00	800.00	PENSION PAYMENT
21/09/2022	800.00	0.00	800.00	PENSION PAYMENT
28/09/2022	800.00	0.00	800.00	PENSION PAYMENT
05/10/2022	800.00	0.00	800.00	PENSION PAYMENT
12/10/2022	800.00	0.00	800.00	PENSION PAYMENT
19/10/2022	800.00	0.00	800.00	PENSION PAYMENT
26/10/2022	800.00	0.00	800.00	PENSION PAYMENT
02/11/2022	800.00	0.00	800.00	PENSION PAYMENT
09/11/2022	800.00	0.00	800.00	PENSION PAYMENT
16/11/2022	800.00	0.00	800.00	PENSION PAYMENT
23/11/2022	800.00	0.00	800.00	PENSION PAYMENT
30/11/2022	800.00	0.00	800.00	PENSION PAYMENT
07/12/2022	800.00	0.00	800.00	PENSION PAYMENT
14/12/2022	800.00	0.00	800.00	PENSION PAYMENT
21/12/2022	800.00	0.00	800.00	PENSION PAYMENT
28/12/2022	800.00	0.00	800.00	PENSION PAYMENT
04/01/2023	800.00	0.00	800.00	PENSION PAYMENT
11/01/2023	800.00	0.00	800.00	PENSION PAYMENT
18/01/2023	800.00	0.00	800.00	PENSION PAYMENT
25/01/2023	800.00	0.00	800.00	PENSION PAYMENT
01/02/2023	800.00	0.00	800.00	PENSION PAYMENT
08/02/2023	800.00	0.00	800.00	PENSION PAYMENT
15/02/2023	800.00	0.00	800.00	PENSION PAYMENT
22/02/2023	800.00	0.00	800.00	PENSION PAYMENT
01/03/2023	800.00	0.00	800.00	PENSION PAYMENT
08/03/2023	800.00	0.00	800.00	PENSION PAYMENT
15/03/2023	800.00	0.00	800.00	PENSION PAYMENT
22/03/2023	800.00	0.00	800.00	PENSION PAYMENT
29/03/2023	800.00	0.00	800.00	PENSION PAYMENT
05/04/2023	800.00	0.00	800.00	PENSION PAYMENT
12/04/2023	800.00	0.00	800.00	PENSION PAYMENT
19/04/2023	800.00	0.00	800.00	PENSION PAYMENT
26/04/2023	800.00	0.00	800.00	PENSION PAYMENT
03/05/2023	800.00	0.00	800.00	PENSION PAYMENT
10/05/2023	800.00	0.00	800.00	PENSION PAYMENT
17/05/2023	800.00	0.00	800.00	PENSION PAYMENT
24/05/2023	800.00	0.00	800.00	PENSION PAYMENT
31/05/2023	800.00	0.00	800.00	PENSION PAYMENT
07/06/2023	800.00	0.00	800.00	PENSION PAYMENT
14/06/2023	800.00	0.00	800.00	PENSION PAYMENT
21/06/2023	800.00	0.00	800.00	PENSION PAYMENT
28/06/2023	800.00	0.00	800.00	PENSION PAYMENT
Totals:	41,600.00	0.00	41,600.00	

Othen Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
Macquarie Cash Management Account		118,194.38		52,262.14		119,882.92	0.00		50,573.60	50,573.60
		118,194.38		52,262.14		119,882.92	0.00		50,573.60	50,573.60
<u>Listed Derivatives Market</u>										
Platinum Asia Investments Limited - Option Expiring 28-Mar-2024 (ASX:PAIO)	0.00	0.00	5,163.00	0.00	0.00	0.00	0.00	5,163.00	0.00	98.10
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.10
<u>Listed Securities Market</u>										
AGL Energy Limited. (ASX:AGL)	616.00	9,279.12	0.00	0.00	0.00	0.00	0.00	616.00	9,279.12	6,658.96
APA Group (ASX:APA)	250.00	1,249.12	0.00	0.00	0.00	0.00	0.00	250.00	1,249.12	2,422.50
Australia And New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% (ASX:AN3PK)	0.00	0.00	250.00	25,000.00	0.00	0.00	0.00	250.00	25,000.00	24,737.50
Betashares Global Energy Companies ETF - Currency Hedged (ASX:FUEL)	3,900.00	25,102.70	0.00	0.00	0.00	0.00	0.00	3,900.00	25,102.70	23,049.00
Betashares Global Healthcare ETF - Currency Hedged (ASX:DRUG)	4,418.00	25,119.96	0.00	0.00	0.00	0.00	0.00	4,418.00	25,119.96	34,195.32
Betashares Managed Risk Global Share Fund (Managed Fund) (ASX:WRLD)	2,125.00	25,845.21	0.00	0.00	0.00	0.00	0.00	2,125.00	25,845.21	32,618.75
Betashares Nasdaq 100 ETF (ASX:NDQ)	1,201.00	20,726.47	0.00	0.00	0.00	0.00	0.00	1,201.00	20,726.47	42,095.05
Betashares S&P 500 Yield Maximiser Fund (Managed Fund) (ASX:UMAX)	1,897.00	31,465.51	0.00	0.00	0.00	0.00	0.00	1,897.00	31,465.51	40,425.07
BHP Group Limited (ASX:BHP)	331.00	10,739.77	0.00	0.00	0.00	0.00	0.00	331.00	10,739.77	14,891.69
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)	500.00	50,000.00	0.00	0.00	0.00	0.00	0.00	500.00	50,000.00	50,295.00

Othen Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)	930.00	89,600.55	0.00	0.00	0.00	0.00	0.00	930.00	89,600.55	93,846.30
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)	1,808.00	179,659.79	0.00	0.00	0.00	0.00	0.00	1,808.00	179,659.79	184,036.32
Commonwealth Bank Of Australia. (ASX:CBA)	107.00	9,989.62	0.00	0.00	0.00	0.00	0.00	107.00	9,989.62	10,728.89
Healius Limited (ASX:HLS)	2,630.00	12,854.39	0.00	0.00	0.00	0.00	0.00	2,630.00	12,854.39	8,363.40
Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% (ASX:IAGPE)	0.00	0.00	500.00	50,000.00	0.00	0.00	0.00	500.00	50,000.00	50,600.00
K-Tig Limited (ASX:KTG)	40,540.00	15,388.21	0.00	0.00	24,324.00	0.00	0.00	16,216.00	15,388.21	2,351.32
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)	371.00	37,100.00	0.00	0.00	0.00	0.00	0.00	371.00	37,100.00	37,218.72
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	7,778.00	12,864.37	0.00	0.00	0.00	0.00	0.00	7,778.00	12,864.37	20,689.48
National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27 (ASX:NABPH)	750.00	75,000.00	0.00	0.00	0.00	0.00	0.00	750.00	75,000.00	76,755.00
Neurizer Ltd (ASX:NRZ)	133,333.00	20,548.73	0.00	0.00	0.00	0.00	0.00	133,333.00	20,548.73	7,866.65
Platinum Asia Investments Limited (ASX:PAI)	20,650.00	25,680.67	0.00	0.00	0.00	0.00	0.00	20,650.00	25,680.67	17,655.75
Spark New Zealand Limited (ASX:SPK)	3,078.00	6,874.61	0.00	0.00	0.00	0.00	0.00	3,078.00	6,874.61	14,374.26
Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28 (ASX:SUNPI)	1,500.00	150,000.00	0.00	0.00	0.00	0.00	0.00	1,500.00	150,000.00	149,880.00
Telstra Group Limited (ASX:TLS)	4,368.00	17,121.28	0.00	0.00	0.00	0.00	0.00	4,368.00	17,121.28	18,782.40
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	129.00	17,752.64	0.00	0.00	0.00	0.00	0.00	129.00	17,752.64	42,484.86
Volt Resources Limited (ASX:VRC)	125,000.00	11,275.11	0.00	0.00	0.00	0.00	0.00	125,000.00	11,275.11	1,250.00
Wesfarmers Limited (ASX:WES)	204.00	5,898.35	0.00	0.00	0.00	0.00	0.00	204.00	5,898.35	10,065.36
Westpac Banking Corporation (ASX:WBC)	432.00	13,349.94	0.00	0.00	0.00	0.00	0.00	432.00	13,349.94	9,218.88
Woodside Energy Group Ltd (ASX:WDS)	59.00	1,755.84	0.00	0.00	0.00	0.00	0.00	59.00	1,755.84	2,031.96
		902,241.96		75,000.00		0.00	0.00		977,241.96	1,029,588.39

Other Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Fund Total		<u>1,020,436.34</u>		<u>127,262.14</u>		<u>119,882.92</u>	<u>0.00</u>		<u>1,027,815.56</u>	<u>1,080,260.09</u>

Financial Year Summary

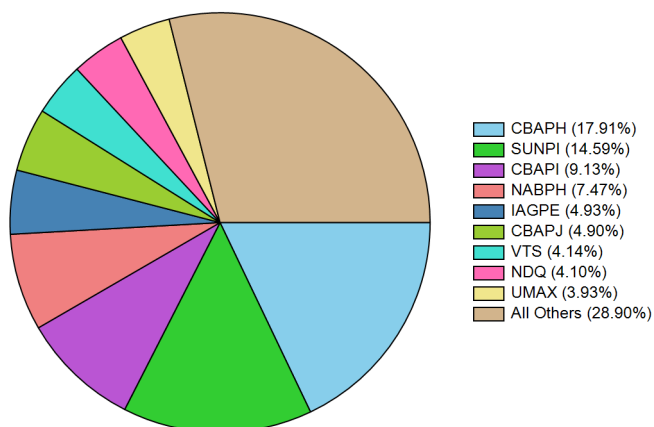
1 JULY 2022 - 30 JUNE 2023

AUSIEX

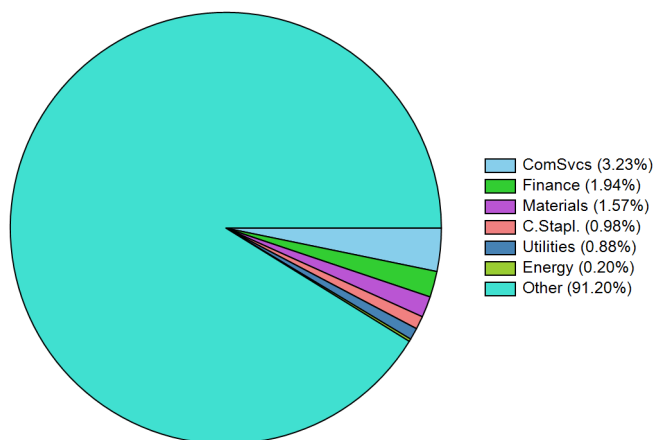
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	6369863	G & A OTHEN PTY LTD <OTHEN SUPER FUND A/C>	\$1,027,335.16
TOTAL PORTFOLIO VALUE			\$1,027,335.16

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$29,799.20
Est. Unfranked Dividends	\$14,211.66
Est. Franking Credits	\$12,771.09
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$44,010.86

Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
TOTAL FEES & CHARGES	\$0.00

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SHARES - 6369863 - HIN 71890261

G & A OTHEN PTY LTD <OTHER SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)	616	\$10.8100	\$6,658.96	0.65%
AN3PK - ANZ BANKING GRP NYR3QUT (CAP NOTE 3-BBSW+2.75% PERP NON-CUM RED T-03-30)	250	\$98.9500	\$24,737.50	2.41%
APA - APA GROUP STAPLED (FULLY PAID UNITS STAPLED SECURITIES)	250	\$9.6900	\$2,422.50	0.24%
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	331	\$44.9900	\$14,891.69	1.45%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	107	\$100.2700	\$10,728.89	1.04%
CBAPH - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24)	1,808	\$101.7900	\$184,036.32	17.91%
CBAPI - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+3.00% PERP NON-CUM RED T-04-27)	930	\$100.9100	\$93,846.30	9.13%
CBAPJ - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+2.75% PERP NON-CUM RED T-10-26)	500	\$100.5900	\$50,295.00	4.90%
DRUG - BETA GLOBAL HEALTH ETF UNITS (BETASHARES GLOBAL HEALTHCARE ETF - CURRENCY HEDGED)	4,418	\$7.7400	\$34,195.32	3.33%
FUEL - BETA GLOBAL ENERGY ETF UNITS (BETASHARES GLOBAL ENERGY CO ETF - CURRENCY HEDGED)	3,900	\$5.9100	\$23,049.00	2.24%
HLS - HEALIUS FPO (ORDINARY FULLY PAID)	2,630	\$3.1800	\$8,363.40	0.81%
IAGPE - INSURANCE AUSTRALIA NYR3QUT (CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-06-29)	500	\$101.2000	\$50,600.00	4.93%
KTG - K-TIG LIMITED FPO (ORDINARY FULLY PAID)	16,216	\$0.0000	\$0.00	0.00%
MGOC - MAGELLANGLOOPENCLASS OPEN CL (MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND))	7,778	\$2.6600	\$20,689.48	2.01%
MQGPE - MACQUARIE GROUP LTD NYR3QUT (CAP NOTE 3-BBSW+2.90% PERP NON-CUM RED T-09-27)	371	\$100.3200	\$37,218.72	3.62%
NABPH - NATIONAL AUST. BANK NYR3QUT (CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-12-27)	750	\$102.3400	\$76,755.00	7.47%
NDQ - BETASHARES NASDAQ100 ETF UNITS (BETASHARES NASDAQ 100 ETF)	1,201	\$35.0500	\$42,095.05	4.10%
NRZ - NEURIZER LTD FPO (ORDINARY FULLY PAID)	133,333	\$0.0590	\$7,866.65	0.77%
PAI - PLATINUM ASIA LTD FPO (ORDINARY FULLY PAID)	20,650	\$0.8550	\$17,655.75	1.72%
PAIO - PLATINUM ASIA LTD OPT MAR24 (OPTION EXPIRING 28-MAR-2024)	5,163	\$0.0190	\$98.10	0.01%
SPK - SPARK NEW ZEALAND FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)	3,078	\$4.6700	\$14,374.26	1.40%
SUNPI - SUNCORP GROUP LTD NYR3QUT (CAP NOTE 3-BBSW+2.90% PERP NON-CUM RED T-06-28)	1,500	\$99.9200	\$149,880.00	14.59%
TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)	4,368	\$4.3000	\$18,782.40	1.83%
UMAX - BETA S&P500 YIELDMAX ETF UNITS (BETASHARES S&P 500 YIELD MAXIMISER (MANAGED FUND))	1,897	\$21.3100	\$40,425.07	3.93%

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
VRC - VOLT RESOURCES LTD FPO (ORDINARY FULLY PAID)	125,000	\$0.0100	\$1,250.00	0.12%
VTS - VNGD US TOTAL MARKET CDI 1:1 (VANGUARD US TOTAL MARKET SHARES INDEX ETF)	129	\$329.3400	\$42,484.86	4.14%
WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)	432	\$21.3400	\$9,218.88	0.90%
WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)	59	\$34.4400	\$2,031.96	0.20%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	204	\$49.3400	\$10,065.36	0.98%
WRLD - BETA MANAGED RISK GL TMF UNITS (BETASHARES MGD RISK GLB SHRE FUND (MANAGED FUND))	2,125	\$15.3500	\$32,618.75	3.18%
		TOTAL	\$1,027,335.16	100.00%

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Transaction Summary

1 JULY 2022 - 30 JUNE 2023

AUSIEX

SHARES - 6369863 - HIN 71890261

G & A OTHEN PTY LTD <OTHEN SUPER FUND
A/C>

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$0.00

There are no transactions on this account for the given period.

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Automic Group Registrars (<https://www.automicgroup.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Interest & Estimated Dividend Summary

AUSIEX

1 JULY 2022 - 30 JUNE 2023

SHARES - 6369863 - HIN 71890261

G & A OTHER PTY LTD <OTHER SUPER FUND A/C>

ESTIMATED DIVIDEND SUMMARY

AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2023	24-Mar-2023	Interim	\$0.0800	616	\$49.28	\$0.00	\$49.28	\$0.00
01-Sep-2022	27-Sep-2022	Final	\$0.1000	616	\$61.60	\$0.00	\$61.60	\$0.00
Sub Total					\$110.88	\$0.00	\$110.88	\$0.00

AN3PK - ANZ BANKING GRP NYR3QUT (CAP NOTE 3-BBSW+2.75% PERP NON-CUM RED T-03-30)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Jun-2023	20-Jun-2023	Interim	\$1.0886	250	\$0.00	\$272.15	\$272.15	\$116.64
Sub Total					\$0.00	\$272.15	\$272.15	\$116.64

APA - APA GROUP STAPLED (FULLY PAID UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
29-Dec-2022	16-Mar-2023	Interim	\$0.2600	250	\$43.75	\$21.25	\$65.00	\$9.11
29-Jun-2022	14-Sep-2022	Final	\$0.2800	250	\$54.23	\$15.78	\$70.00	\$6.76
Sub Total					\$97.98	\$37.03	\$135.00	\$15.87

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	30-Mar-2023	Interim	\$1.3636	331	\$0.00	\$451.36	\$451.36	\$193.44
01-Sep-2022	22-Sep-2022	Final	\$2.5518	331	\$0.00	\$844.66	\$844.66	\$362.00
Sub Total					\$0.00	\$1,296.02	\$1,296.02	\$555.44

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2023	30-Mar-2023	Interim	\$2.1000	107	\$0.00	\$224.70	\$224.70	\$96.30
17-Aug-2022	29-Sep-2022	Final	\$2.1000	107	\$0.00	\$224.70	\$224.70	\$96.30
Sub Total					\$0.00	\$449.40	\$449.40	\$192.60

CBAPH - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Jun-2023	15-Jun-2023	Interim	\$1.2983	1,808	\$0.00	\$2,347.33	\$2,347.33	\$1,006.00

CBAPH - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Mar-2023	15-Mar-2023	Interim	\$1.1852	1,808	\$0.00	\$2,142.84	\$2,142.84	\$918.36
06-Dec-2022	15-Dec-2022	Interim	\$1.1263	1,808	\$0.00	\$2,036.35	\$2,036.35	\$872.72
06-Sep-2022	15-Sep-2022	Interim	\$0.9537	1,808	\$0.00	\$1,724.29	\$1,724.29	\$738.98
Sub Total					\$0.00	\$8,250.81	\$8,250.81	\$3,536.06

CBAPI - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+3.00% PERP NON-CUM RED T-04-27)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Jun-2023	15-Jun-2023	Interim	\$1.1748	930	\$0.00	\$1,092.56	\$1,092.56	\$468.24
06-Mar-2023	15-Mar-2023	Interim	\$1.0644	930	\$0.00	\$989.89	\$989.89	\$424.24
06-Dec-2022	15-Dec-2022	Interim	\$1.0041	930	\$0.00	\$933.81	\$933.81	\$400.21
06-Sep-2022	15-Sep-2022	Interim	\$0.8302	930	\$0.00	\$772.09	\$772.09	\$330.89
Sub Total					\$0.00	\$3,788.35	\$3,788.35	\$1,623.58

CBAPJ - COMMONWEALTH BANK. NYR3QUT (CAP NOTE 3-BBSW+2.75% PERP NON-CUM RED T-10-26)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Jun-2023	15-Jun-2023	Interim	\$1.1307	500	\$0.00	\$565.35	\$565.35	\$242.29
06-Mar-2023	15-Mar-2023	Interim	\$1.0213	500	\$0.00	\$510.65	\$510.65	\$218.85
06-Dec-2022	15-Dec-2022	Interim	\$0.9605	500	\$0.00	\$480.25	\$480.25	\$205.82
06-Sep-2022	15-Sep-2022	Interim	\$0.7861	500	\$0.00	\$393.05	\$393.05	\$168.45
Sub Total					\$0.00	\$1,949.30	\$1,949.30	\$835.41

DRUG - BETA GLOBAL HEALTH ETF UNITS (BETASHARES GLOBAL HEALTHCARE ETF - CURRENCY HEDGED)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.0262	4,418	\$115.74	\$0.00	\$115.74	\$0.00
Sub Total					\$115.74	\$0.00	\$115.74	\$0.00

FUEL - BETA GLOBAL ENERGY ETF UNITS (BETASHARES GLOBAL ENERGY CO ETF - CURRENCY HEDGED)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.1898	3,900	\$740.33	\$0.00	\$740.33	\$0.00
Sub Total					\$740.33	\$0.00	\$740.33	\$0.00

HLS - HEALIUS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Sep-2022	21-Sep-2022	Final	\$0.0600	2,630	\$0.00	\$157.80	\$157.80	\$67.63
Sub Total					\$0.00	\$157.80	\$157.80	\$67.63

IAGPE - INSURANCE AUSTRALIA NYR3QUT (CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-06-29)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jun-2023	15-Jun-2023	Interim	\$1.5987	500	\$559.55	\$239.80	\$799.35	\$102.77
02-Mar-2023	15-Mar-2023	Interim	\$1.3520	500	\$473.20	\$202.80	\$676.00	\$86.91
Sub Total					\$1,032.75	\$442.60	\$1,475.35	\$189.68

MGOC - MAGELLANGLOOPENCLASS OPEN CL (MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND))

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.0510	7,778	\$396.68	\$0.00	\$396.68	\$0.00
01-Jul-2022	21-Jul-2022	Final	\$0.0510	15,556	\$793.36	\$0.00	\$793.36	\$0.00
Sub Total					\$1,190.04	\$0.00	\$1,190.04	\$0.00

MQGPE - MACQUARIE GROUP LTD NYR3QUT (CAP NOTE 3-BBSW+2.90% PERP NON-CUM RED T-09-27)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
31-May-2023	19-Jun-2023	Interim	\$1.4022	371	\$312.12	\$208.09	\$520.22	\$89.18
02-Mar-2023	20-Mar-2023	Interim	\$1.2986	371	\$289.08	\$192.70	\$481.78	\$82.58
01-Dec-2022	19-Dec-2022	Interim	\$1.2219	371	\$271.98	\$181.34	\$453.32	\$77.72
01-Sep-2022	19-Sep-2022	Interim	\$1.0080	371	\$224.38	\$149.59	\$373.97	\$64.11
Sub Total					\$1,097.56	\$731.72	\$1,829.29	\$313.59

NABPH - NATIONAL AUST. BANK NYR3QUT (CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-12-27)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Jun-2023	19-Jun-2023	Interim	\$1.2954	750	\$0.00	\$971.55	\$971.55	\$416.38
02-Mar-2023	17-Mar-2023	Interim	\$1.1310	750	\$0.00	\$848.25	\$848.25	\$363.54
06-Dec-2022	19-Dec-2022	Interim	\$1.1066	750	\$0.00	\$829.95	\$829.95	\$355.69
06-Sep-2022	19-Sep-2022	Interim	\$0.9553	750	\$0.00	\$716.48	\$716.48	\$307.06
Sub Total					\$0.00	\$3,366.23	\$3,366.23	\$1,442.67

NDQ - BETASHARES NASDAQ100 ETF UNITS (BETASHARES NASDAQ 100 ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.0310	1,201	\$37.27	\$0.00	\$37.27	\$0.00

NDQ - BETASHARES NASDAQ100 ETF UNITS (BETASHARES NASDAQ 100 ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jul-2022	18-Jul-2022	Final	\$0.8416	2,402	\$2,021.48	\$0.00	\$2,021.48	\$0.00
Sub Total					\$2,058.75	\$0.00	\$2,058.75	\$0.00

PAI - PLATINUM ASIA LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
23-Feb-2023	17-Mar-2023	Interim	\$0.0250	20,650	\$0.00	\$516.25	\$516.25	\$221.25
25-Aug-2022	15-Sep-2022	Final	\$0.0250	20,650	\$0.00	\$516.25	\$516.25	\$221.25
Sub Total					\$0.00	\$1,032.50	\$1,032.50	\$442.50

SPK - SPARK NEW ZEALAND FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Mar-2023	06-Apr-2023	Interim	\$0.1251	3,078	\$385.20	\$0.00	\$385.20	\$0.00
15-Sep-2022	07-Oct-2022	Final	\$0.1102	3,078	\$339.08	\$0.00	\$339.08	\$0.00
Sub Total					\$724.28	\$0.00	\$724.28	\$0.00

SUNPI - SUNCORP GROUP LTD NYR3QUT (CAP NOTE 3-BBSW+2.90% PERP NON-CUM RED T-06-28)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jun-2023	19-Jun-2023	Interim	\$1.1872	1,500	\$0.00	\$1,780.80	\$1,780.80	\$763.20
02-Mar-2023	17-Mar-2023	Interim	\$1.0297	1,500	\$0.00	\$1,544.55	\$1,544.55	\$661.95
02-Dec-2022	19-Dec-2022	Interim	\$1.0019	1,500	\$0.00	\$1,502.85	\$1,502.85	\$644.08
02-Sep-2022	19-Sep-2022	Interim	\$0.8471	1,500	\$0.00	\$1,270.65	\$1,270.65	\$544.56
Sub Total					\$0.00	\$6,098.85	\$6,098.85	\$2,613.79

TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2023	31-Mar-2023	Interim	\$0.0850	4,368	\$0.00	\$371.28	\$371.28	\$159.12
24-Aug-2022	21-Sep-2022	Final	\$0.0850	4,368	\$0.00	\$371.28	\$371.28	\$159.12
Sub Total					\$0.00	\$742.56	\$742.56	\$318.24

UMAX - BETA S&P500 YIELDMAX ETF UNITS (BETASHARES S&P 500 YIELD MAXIMISER (MANAGED FUND))

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Apr-2023	20-Apr-2023	Interim	\$0.3116	1,897	\$591.08	\$0.00	\$591.08	\$0.00
03-Jan-2023	18-Jan-2023	Interim	\$0.3824	1,897	\$725.50	\$0.00	\$725.50	\$0.00

UMAX - BETA S&P500 YIELDMAX ETF UNITS (BETASHARES S&P 500 YIELD MAXIMISER (MANAGED FUND))								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Oct-2022	18-Oct-2022	Interim	\$0.3887	1,897	\$737.38	\$0.00	\$737.38	\$0.00
01-Jul-2022	18-Jul-2022	Final	\$0.3490	3,794	\$1,323.92	\$0.00	\$1,323.92	\$0.00
Sub Total					\$3,377.88	\$0.00	\$3,377.88	\$0.00

VTS - VNGD US TOTAL MARKET CDI 1:1 (VANGUARD US TOTAL MARKET SHARES INDEX ETF)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Mar-2023	26-Apr-2023	Interim	\$0.9886	129	\$127.52	\$0.00	\$127.52	\$0.00
23-Dec-2022	25-Jan-2023	Final	\$1.1348	129	\$146.38	\$0.00	\$146.38	\$0.00
26-Sep-2022	24-Oct-2022	Interim	\$1.0692	129	\$137.93	\$0.00	\$137.93	\$0.00
24-Jun-2022	22-Jul-2022	Interim	\$0.9335	129	\$120.42	\$0.00	\$120.42	\$0.00
Sub Total					\$532.25	\$0.00	\$532.25	\$0.00

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
11-May-2023	27-Jun-2023	Interim	\$0.7000	432	\$0.00	\$302.40	\$302.40	\$129.60
17-Nov-2022	20-Dec-2022	Final	\$0.6400	432	\$0.00	\$276.48	\$276.48	\$118.49
Sub Total					\$0.00	\$578.88	\$578.88	\$248.09

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	05-Apr-2023	Final	\$2.1544	59	\$0.00	\$127.11	\$127.11	\$54.48
08-Sep-2022	06-Oct-2022	Interim	\$1.5995	59	\$0.00	\$94.37	\$94.37	\$40.45
Sub Total					\$0.00	\$221.48	\$221.48	\$94.93

WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
20-Feb-2023	28-Mar-2023	Interim	\$0.8800	204	\$0.00	\$179.52	\$179.52	\$76.94
31-Aug-2022	06-Oct-2022	Final	\$1.0000	204	\$0.00	\$204.00	\$204.00	\$87.43
Sub Total					\$0.00	\$383.52	\$383.52	\$164.37

WRLD - BETA MANAGED RISK GL TMF UNITS (BETASHARES MGD RISK GLB SHRE FUND (MANAGED FUND))								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.1494	2,125	\$317.57	\$0.00	\$317.57	\$0.00

WRLD - BETA MANAGED RISK GL TMF UNITS (BETASHARES MGD RISK GLB SHRE FUND (MANAGED FUND))

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jul-2022	18-Jul-2022	Final	\$0.6625	4,250	\$2,815.65	\$0.00	\$2,815.65	\$0.00
Sub Total					\$3,133.22	\$0.00	\$3,133.22	\$0.00
TOTAL					\$14,211.66	\$29,799.20	\$44,010.86	\$12,771.09

ESTIMATED INTEREST RECEIVED

There are no transactions on this account for the given period.

TOTAL**\$0.00**

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

DISCLAIMER

This statement is issued by Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400 ("AUSIEX"), a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. AUSIEX is a wholly owned, but not guaranteed, subsidiary of Nomura Research Institute, LTD. Information contained in this statement is believed to be accurate at the time the statement is generated. NRI and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESSE statements, dividend statements, confirmations and bank account statements for your records in this regard. If there are any errors in this statement, please contact us as set out below. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the statement period. This statement only includes dividends paid for holdings held with AUSIEX. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to AUSIEX are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. AUSIEX is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information, whilst based upon your holdings, only takes into account those of your circumstances of which we are aware. It is recommended that you provide the statement to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Locked Bag 3005, Australia Square NSW 1215 | Enquiries 1800 252 351 | 8:30am - 5:30pm Sydney time, Mon to Fri | www.ausix.com.au

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell. Brokerage and costs may include advice and/or service fees charged to you by your adviser (where applicable). Refer to your adviser for further details.
Holder Identification Number (HIN)	When you are CHESSE sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: ViewPoint fees, Morningstar research subscription fees and trading alerts.

Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

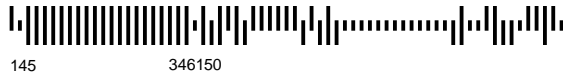


Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



G & A OTHEN PTY LTD
C/- VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

1 Shelley Street
Sydney, NSW 2000

account balance **\$50,573.60**
as at 30 Jun 23

account name G & A OTHEN PTY LTD ATF
OTHEN SUPER FUND
account no. 963744552

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			73,374.00
04.01.23	Funds transfer PENSION PAYMENT	800.00		72,574.00
11.01.23	Funds transfer PENSION PAYMENT	800.00		71,774.00
18.01.23	Deposit NDQ DST 001288596129		37.27	71,811.27
18.01.23	Deposit DRUG DST 001288115417		115.74	71,927.01
18.01.23	Deposit WRLD DST 001288076823		317.57	72,244.58
18.01.23	Deposit UMAX DST 001288060886		725.50	72,970.08
18.01.23	Deposit FUEL DST 001288056389		740.32	73,710.40
18.01.23	Deposit MAGELLAN MAGELLAN0003396491		396.68	74,107.08
18.01.23	Funds transfer PENSION PAYMENT	800.00		73,307.08
19.01.23	Deposit SuperChoice P/L PC130123-195995080		1,028.16	74,335.24
25.01.23	Deposit VTS DIVIDEND VTS52/00813825		146.38	74,481.62

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 963744552

deposits using BPay
From another bank



Bill code: 667022
Ref: 963 744 552

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

	transaction	description	debits	credits	balance
25.01.23	Funds transfer	PENSION PAYMENT	800.00		73,681.62
31.01.23	Interest	MACQUARIE CMA INTEREST PAID*		128.15	73,809.77
31.01.23	Funds transfer	ADVISER SERVICE FEE JAN	229.16		73,580.61
01.02.23	Funds transfer	PENSION PAYMENT	800.00		72,780.61
08.02.23	Funds transfer	PENSION PAYMENT	800.00		71,980.61
15.02.23	Funds transfer	PENSION PAYMENT	800.00		71,180.61
22.02.23	Funds transfer	PENSION PAYMENT	800.00		70,380.61
28.02.23	Interest	MACQUARIE CMA INTEREST PAID*		111.15	70,491.76
28.02.23	Funds transfer	ADVISER SERVICE FEE FEB	229.16		70,262.60
01.03.23	Funds transfer	PENSION PAYMENT	800.00		69,462.60
08.03.23	Funds transfer	PENSION PAYMENT	800.00		68,662.60
15.03.23	Deposit	PERLS XI DST 001293975572		2,142.84	70,805.44
15.03.23	Deposit	PERLS XII DST 001293913186		989.89	71,795.33
15.03.23	Deposit	PERLS XIII DST 001293988944		510.65	72,305.98
15.03.23	Deposit	IAGPE PYT PE231/00802406		676.00	72,981.98
15.03.23	Funds transfer	PENSION PAYMENT	800.00		72,181.98
16.03.23	Deposit	APA DST 001290105459		65.00	72,246.98
17.03.23	Deposit	NABPH MAR DIS PH233/00813390		848.25	73,095.23
17.03.23	Deposit	PAI DIV 001291675801		516.25	73,611.48
17.03.23	Deposit	SUNPI QRT DST 001293370255		1,544.55	75,156.03
20.03.23	Deposit	MQGPE DST 001293438491		481.78	75,637.81
22.03.23	Funds transfer	PENSION PAYMENT	800.00		74,837.81
23.03.23	Direct debit	AUSIEX GENERAL A 5953605	25,000.00		49,837.81
24.03.23	Deposit	AGL PAYMENT AUI23/00865874		49.28	49,887.09
28.03.23	Deposit	WESFARMERS LTD INT23/01078046		179.52	50,066.61
29.03.23	Funds transfer	PENSION PAYMENT	800.00		49,266.61
30.03.23	Deposit	CBA DIV 001291539350		224.70	49,491.31

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

transaction	description	debits	credits	balance
30.03.23	Deposit	BHP GROUP DIV AI387/00445188	451.36	49,942.67
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*	117.92	50,060.59
31.03.23	Deposit	TLS ITM DIV 001293214965	371.28	50,431.87
31.03.23	Funds transfer	ADVISER SERVICE FEE MARCH	229.16	50,202.71
05.04.23	Deposit	WOODSIDE FIN22/00948326	127.11	50,329.82
05.04.23	Funds transfer	PENSION PAYMENT	800.00	49,529.82
06.04.23	Deposit	SPARK NEW ZEALAN 001295080847	385.20	49,915.02
12.04.23	Funds transfer	PENSION PAYMENT	800.00	49,115.02
19.04.23	Funds transfer	PENSION PAYMENT	800.00	48,315.02
20.04.23	Deposit	UMAX DST 001295421220	591.08	48,906.10
26.04.23	Deposit	VTS DIVIDEND VTS53/00813702	127.53	49,033.63
26.04.23	Funds transfer	PENSION PAYMENT	800.00	48,233.63
27.04.23	Deposit	SuperChoice P/L PC200423-190220631	1,288.67	49,522.30
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*	85.20	49,607.50
28.04.23	Funds transfer	ADVISER SERVICE FEE APRIL	229.16	49,378.34
03.05.23	Funds transfer	PENSION PAYMENT	800.00	48,578.34
10.05.23	Funds transfer	PENSION PAYMENT	800.00	47,778.34
17.05.23	Funds transfer	PENSION PAYMENT	800.00	46,978.34
24.05.23	Funds transfer	PENSION PAYMENT	800.00	46,178.34
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*	100.85	46,279.19
31.05.23	Funds transfer	PENSION PAYMENT	800.00	45,479.19
31.05.23	Funds transfer	ADVISER SERVICE FEE MAY	229.16	45,250.03
07.06.23	Funds transfer	PENSION PAYMENT	800.00	44,450.03
14.06.23	Funds transfer	PENSION PAYMENT	800.00	43,650.03
15.06.23	Deposit	IAGPE PYT PE232/00802433	799.35	44,449.38
15.06.23	Deposit	PERLS XI DST 001297860975	2,347.33	46,796.71
15.06.23	Deposit	PERLS XII DS 001297878864	1,092.56	47,889.27



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

	transaction	description	debits	credits	balance
15.06.23	Deposit	PERLS XIII D 001297844396		565.35	48,454.62
19.06.23	Deposit	MQGPE DST 001297453380		520.21	48,974.83
19.06.23	Deposit	NABPH JUN DIS PH234/00813255		971.55	49,946.38
19.06.23	Deposit	SUNPI QRT DST 001297685386		1,780.80	51,727.18
20.06.23	Deposit	CAP NOTES 8 DIST C8J23/00956569		272.15	51,999.33
21.06.23	Funds transfer	PENSION PAYMENT	800.00		51,199.33
27.06.23	Deposit	WBC DIVIDEND 001296456240		302.40	51,501.73
28.06.23	Funds transfer	PENSION PAYMENT	800.00		50,701.73
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		101.03	50,802.76
30.06.23	Funds transfer	ADVISER SERVICE FEE JUNE	229.16		50,573.60
		CLOSING BALANCE AS AT 30 JUN 23	47,174.96	24,374.56	50,573.60

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHEN PTY LTD ATF
OTHEN SUPER FUND
account no. 963744552

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MILLS PHILLIP VELO PRIVATE WEALTH	Tax payment authority
VELO PRIVATE WEALTH PTY LTD	General withdrawal authority
AUSTRALIAN INVESTMENT EXCHANGE LIMI	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Tax payment authority - you have authorised the third party to withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO).

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2022/2023

INTEREST PAID	1,330.17
TOTAL INCOME PAID	1,330.17



Macquarie Cash Management Account

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account name G & A OTHEN PTY LTD ATF
OTHEN SUPER FUND
account no. 963744552

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- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
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Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



G & A OTHEN PTY LTD
C/- VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

1 Shelley Street
Sydney, NSW 2000

account balance **\$73,374.00**
as at 30 Dec 22

account name G & A OTHEN PTY LTD ATF
OTHEN SUPER FUND
account no. 963744552

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			118,194.38
05.07.22	Deposit SuperChoice P/L PC290622-193332092		1,045.57	119,239.95
06.07.22	Funds transfer PENSION PAYMENT	800.00		118,439.95
13.07.22	Funds transfer PENSION PAYMENT	800.00		117,639.95
18.07.22	Deposit UMAX DST 001279019270		661.96	118,301.91
18.07.22	Deposit NDQ DST JUNE 001279685887		1,010.74	119,312.65
18.07.22	Deposit WRLD DST 001279021227		1,407.82	120,720.47
20.07.22	Funds transfer PENSION PAYMENT	800.00		119,920.47
21.07.22	Deposit MAGELLAN MAGELLAN0003043320		396.68	120,317.15
22.07.22	Deposit VTS DIVIDEND VTS50/00814126		120.42	120,437.57
27.07.22	Funds transfer PENSION PAYMENT	800.00		119,637.57
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		36.74	119,674.31

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 963744552

deposits using BPay
From another bank



Bill code: 667022
Ref: 963 744 552

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

	transaction	description	debits	credits	balance
29.07.22	Funds transfer	EXELSUPER SMSF ADMIN FEE	275.00		119,399.31
03.08.22	Funds transfer	PENSION PAYMENT	800.00		118,599.31
10.08.22	Funds transfer	PENSION PAYMENT	800.00		117,799.31
17.08.22	Funds transfer	PENSION PAYMENT	800.00		116,999.31
24.08.22	Funds transfer	PENSION PAYMENT	800.00		116,199.31
31.08.22	Interest	MACQUARIE CMA INTEREST PAID*		78.70	116,278.01
31.08.22	Funds transfer	PENSION PAYMENT	800.00		115,478.01
31.08.22	Funds transfer	ADVISER SERVICE FEE JULY - AUG	458.32		115,019.69
07.09.22	Funds transfer	PENSION PAYMENT	800.00		114,219.69
14.09.22	Deposit	APA DST 001281264030		70.00	114,289.69
14.09.22	Funds transfer	PENSION PAYMENT	800.00		113,489.69
15.09.22	Deposit	PAI FNL DIV 001282436081		516.25	114,005.94
15.09.22	Deposit	PERLS XI DST 001284126794		1,724.29	115,730.23
15.09.22	Deposit	PERLS XII DST 001284144248		772.09	116,502.32
15.09.22	Deposit	PERLS XIII DST 001284110522		393.05	116,895.37
19.09.22	Deposit	MQGPE DST 001282758936		373.96	117,269.33
19.09.22	Deposit	NABPH SEP DIS PH231/00813522		716.48	117,985.81
19.09.22	Deposit	SUNPI QRT DST 001283711782		1,270.65	119,256.46
21.09.22	Deposit	HEALIUS DIV SEP22/00809318		157.80	119,414.26
21.09.22	Deposit	TLS FNL DIV 001282244291		371.28	119,785.54
21.09.22	Funds transfer	PENSION PAYMENT	800.00		118,985.54
23.09.22	Deposit	BHP GROUP DIV AF386/00454749		844.66	119,830.20
27.09.22	Deposit	AGL PAYMENT AUF22/00887897		61.60	119,891.80
28.09.22	Funds transfer	PENSION PAYMENT	800.00		119,091.80
29.09.22	Deposit	CBA FNL DIV 001281031031		224.70	119,316.50
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		103.52	119,420.02
30.09.22	Funds transfer	ADVISER SERVICE FEE SEPT	229.16		119,190.86

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

	transaction	description	debits	credits	balance
05.10.22	Funds transfer	PENSION PAYMENT	800.00		118,390.86
06.10.22	Deposit	WESFARMERS LTD FIN22/01082455		204.00	118,594.86
06.10.22	Deposit	WOODSIDE INT22/00929149		94.37	118,689.23
07.10.22	Deposit	SPARK NEW ZEALAN 001284845422		339.08	119,028.31
12.10.22	Funds transfer	PENSION PAYMENT	800.00		118,228.31
14.10.22	Deposit	SuperChoice P/L PC101022-155323252		515.79	118,744.10
14.10.22	Funds transfer	ACTUARY FEE - FY22	199.00		118,545.10
18.10.22	Deposit	UMAX DST 001285135079		737.38	119,282.48
19.10.22	Funds transfer	PENSION PAYMENT	800.00		118,482.48
21.10.22	Deposit	ATO ATO80205525534I001		287.00	118,769.48
21.10.22	Deposit	ATO ATO002000017507318		6,233.15	125,002.63
24.10.22	Deposit	VTS DIVIDEND VTS51/00814002		137.93	125,140.56
26.10.22	Funds transfer	PENSION PAYMENT	800.00		124,340.56
31.10.22	Interest	MACQUARIE CMA INTEREST PAID*		143.40	124,483.96
31.10.22	Funds transfer	ADVISER SERVICE FEE OCT	229.16		124,254.80
02.11.22	Funds transfer	PENSION PAYMENT	800.00		123,454.80
09.11.22	Funds transfer	PENSION PAYMENT	800.00		122,654.80
16.11.22	Funds transfer	PENSION PAYMENT	800.00		121,854.80
23.11.22	Funds transfer	PENSION PAYMENT	800.00		121,054.80
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*		163.11	121,217.91
30.11.22	Funds transfer	PENSION PAYMENT	800.00		120,417.91
30.11.22	Funds transfer	ADVISER SERVICE FEE NOV	229.16		120,188.75
07.12.22	Funds transfer	PENSION PAYMENT	800.00		119,388.75
09.12.22	BPAY	BPAY TO ASIC	59.00		119,329.75
14.12.22	Funds transfer	PENSION PAYMENT	800.00		118,529.75
15.12.22	Deposit	PERLS XI DST 001287550590		2,036.35	120,566.10
15.12.22	Deposit	PERLS XII DST 001287480059		933.81	121,499.91

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

	transaction	description	debits	credits	balance
15.12.22	Deposit	PERLS XIII DST 001287493066		480.25	121,980.16
19.12.22	Deposit	MQGPE DST 001287254775		453.32	122,433.48
19.12.22	Deposit	NABPH DEC DIS PH232/00813530		829.95	123,263.43
19.12.22	Deposit	SUNPI QRT DST 001287310640		1,502.85	124,766.28
20.12.22	Deposit	WBC DIVIDEND 001286551379		276.48	125,042.76
21.12.22	Funds transfer	PENSION PAYMENT	800.00		124,242.76
21.12.22	Direct debit	AUSIEX TRADING 5849334	50,000.00		74,242.76
28.12.22	Funds transfer	PENSION PAYMENT	800.00		73,442.76
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		160.40	73,603.16
30.12.22	Funds transfer	ADVISER SERVICE FEE DEC	229.16		73,374.00
		CLOSING BALANCE AS AT 30 DEC 22	72,707.96	27,887.58	73,374.00

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (28 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHEN PTY LTD ATF
OTHEN SUPER FUND
account no. 963744552

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MILLS PHILLIP VELO PRIVATE WEALTH	Tax payment authority
VELO PRIVATE WEALTH PTY LTD	General withdrawal authority
AUSTRALIAN INVESTMENT EXCHANGE LIM	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Tax payment authority - you have authorised the third party to withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO).

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & A OTHER PTY LTD ATF
OTHER SUPER FUND
account no. 963744552

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.
- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

TAX INVOICE

ABN: 76 124 648 193

Mr G and Mrs A Othen
Othen Super Fund
55A Charles Street
NORWOOD SA 5067

Invoice No: OTHENSF01

Page: 1 of 1

DETAILS	TOTAL
• Actuary Fee - FY22	\$180.91
Subtotal	\$180.91
GST	\$18.09
Total (including GST)	■ \$199.00

HOW TO PAY:-

By Mail

Exelsuper
P.O. Box 845
Unley SA 5061

Bank Transfer

Name: Exelsuper Pty Ltd
BSB: 085 245
Account Number: 24 611 0373

Please use your Invoice Number as a reference when paying via EFT



Inquires 1300 300 630

Issue date 30 Oct 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 13203026

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 609 037 498
FOR G & A OTHER PTY LTD

REVIEW DATE: 30 October 22

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
SUITE 1 50-52 KING WILLIAM ROAD GOODWOOD SA 5034

2 Principal place of business
55A CHARLES STREET NORWOOD SA 5067

3 Officeholders

Name: GAVIN JAMES OTHERN
Born: NORTH ADELAIDE SA
Date of birth: 18/08/1959
Address: 55A CHARLES STREET NORWOOD SA 5067
Office(s) held: DIRECTOR, APPOINTED 30/10/2015; SECRETARY, APPOINTED 30/10/2015

Name: ALISON CLAIRE OTHERN
Born: ADELAIDE SA
Date of birth: 19/05/1962
Address: 55A CHARLES STREET NORWOOD SA 5067
Office(s) held: DIRECTOR, APPOINTED 30/10/2015

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	200	\$200.00	\$0.00

5 Members

These details continue on the next page

G & A OTHER PTY LTD ACN 609 037 498

Page 1 of 2

Company statement continued

Name: GAVIN JAMES OTHEN

Address: 55A CHARLES STREET NORWOOD SA 5067

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

Name: ALISON CLAIRE OTHEN

Address: 55A CHARLES STREET NORWOOD SA 5067

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

G & A OTHEN PTY LTD
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 30 Oct 22

G & A OTHEN PTY LTD

ACN 609 037 498

Account No. 22 609037498

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 30 Dec 22	\$59.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**G & A OTHEN PTY LTD**

ACN 609 037 498

Account No: 22 609037498



22 609037498

TOTAL DUE	\$59.00
Immediately	\$0.00
By 30 Dec 22	\$59.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296090374986



*814 129 0002296090374986 63

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-10-30	Annual Review - Special Purpose Pty Co	4X1471130480P A	\$59.00
	Outstanding transactions		
2022-10-30	Annual Review - Special Purpose Pty Co	4X1471130480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0903 7498 663

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

	Bill Code: 17301 Ref: 2296090374986
Telephone & Internet Banking – BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au	



Othen Super Fund

ACTUARIAL CERTIFICATE

Apricot Actuaries Pty Ltd
ABN 44 613 006 769

www.apricotactuaries.com.au
03 6240 1575

15/09/2023

G & A Othen Pty Ltd
as trustee(s) for Othen Super Fund
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2022/23

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

(1) Segregated assets

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

We understand that your fund is not eligible to use the segregated method for the purposes of claiming ECPI.

(2) Proportionate method (s295-390)

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I**

am pleased to attach your certificate for 2022/23.

Apricot Actuaries

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,



Jim Hennington BComm, FIAA, DipFP
Fellow of the Institute of Actuaries of Australia

Apricot Actuaries

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au



S295-390 ACTUARIAL CERTIFICATE

Fund name:	Othen Super Fund
Tax year:	2022/23
Reference:	A60611694758883
Fund type:	Accumulation and account-based income stream benefits (pension) only
Certificate type:	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
Trustee name:	G & A Othen Pty Ltd

ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2022/23 financial year is:

61.95%

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2022 - 30/06/2023

This calculation is based on data supplied by Emily Cooper from BARTLEY PARTNERS PTY LTD on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 15/09/2023

Jim Hennington, Fellow of the Institute of Actuaries of Australia

Find out more about your actuary on [LinkedIn](#)

Apricot Actuarial

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuarial.com.au

WEB

www.apricotactuarial.com.au

What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated
x ECPI proportion

Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2022/23 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Gavin James Othen

Member 2: Alison Claire Othen

Opening balances at 01/07/2022: ^{Note 1}	
Retirement phase income stream balances (=liabilities)	\$ 667,108.97
Non-retirement phase balances	\$ 395,194.13
Total assets (=superannuation liabilities)	\$ 1,062,303.10
Plus	
Non-concessional contributions	\$ 0.00
Concessional contributions	\$ 3,878.16
Transfers in	\$ 0.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 41,600.00
Equals	
Balance before income and expenses	\$ 1,024,581.26
Preliminary net income	\$ 62,924.76
Closing balance at 30/06/2023: ^{Note 1}	\$ 1,087,506.02

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

Note 1:

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 646,422.94. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 1,043,393.70.

Assumptions made

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- All assets which produced non-arm's length income were excluded from the application.
- Your accounting platform has indicated you wish to use the proportionate method and calculate the actuarial percentage across the whole financial year. If you wish to instead use the deemed segregated method, you will need to make the change in your accounting software. Instruction: Class/BGL

Methodology I have used

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).

Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

Minimum pension standards

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.



Income tax 551

Date generated	22 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **22 August 2021** to **22 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Oct 2022	21 Oct 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$6,233.15		\$0.00
18 Oct 2022	18 Oct 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$6,233.15	\$6,233.15 CR
16 Dec 2021	21 Dec 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,492.08		\$0.00
15 Dec 2021	15 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$2,492.08	\$2,492.08 CR



Activity statement 001

Date generated	22 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **22 August 2021** to **22 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Oct 2022	21 Oct 2022	EFT refund for GST for the period from 01 Jul 21 to 30 Jun 22	\$287.00		\$0.00
17 Oct 2022	15 May 2023	Original Activity Statement for the period ending 30 Jun 22 - GST		\$287.00	\$287.00 CR
16 Dec 2021	21 Dec 2021	EFT refund for GST for the period from 01 Jul 20 to 30 Jun 21	\$278.00		\$0.00
15 Dec 2021	16 May 2022	Original Activity Statement for the period ending 30 Jun 21 - GST		\$278.00	\$278.00 CR

Other Super Fund

Bank Statements Match Transactions Business Events

Bank Account Date Range to Group By Show only Unmatched

Add	Upload CSV	Upload PDF	Export CSV	Match To New	Edit	Delete	Unmatch	0 selected	24 items
Opening Balance: \$50,573.60 Closing Balance: \$44,507.11									
<input type="checkbox"/>	Date	Description	Cash Out	Cash In	Match Summary	Processed By	Balance		
<input type="checkbox"/>	05/07/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$49,773.60		
<input type="checkbox"/>	12/07/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$48,973.60		
<input type="checkbox"/>	18/07/2023	WRLD DST 001298472018		\$38.01	Matched: Distribution	Automated Feed	\$49,011.61		
<input type="checkbox"/>	18/07/2023	UMAX DST 001298467177		\$526.24	Matched: Distribution	Automated Feed	\$49,537.85		
<input type="checkbox"/>	18/07/2023	NDQ DST 001298684932		\$940.01	Matched: Distribution	Automated Feed	\$50,477.86		
<input type="checkbox"/>	19/07/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$49,677.86		
<input type="checkbox"/>	21/07/2023	MAGELLAN MAGELLAN0003794851		\$397.46	Matched: Distribution	Automated Feed	\$50,075.32		
<input type="checkbox"/>	24/07/2023	VTS DIVIDEND VTS54/00813411		\$132.43	Matched: Foreign Income	Automated Feed	\$50,207.75		
<input type="checkbox"/>	26/07/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$49,407.75		
<input type="checkbox"/>	27/07/2023	SuperChoice P/L PC210723-154580320		\$659.19	Matched: Member Contribution	Automated Feed	\$50,066.94		
<input type="checkbox"/>	31/07/2023	MACQUARIE CMA INTEREST PAID		\$116.33	Matched: Interest Received	Automated Feed	\$50,183.27		
<input type="checkbox"/>	31/07/2023	ADVISER SERVICE FEE JULY	\$229.16		Matched: Adviser Fee	Automated Feed	\$49,954.11		
<input type="checkbox"/>	02/08/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$49,154.11		
<input type="checkbox"/>	09/08/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$48,354.11		
<input type="checkbox"/>	16/08/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$47,554.11		
<input type="checkbox"/>	21/08/2023	SuperChoice P/L PC150823-189469478		\$212.70	Matched: Member Contribution	Automated Feed	\$47,766.81		
<input type="checkbox"/>	23/08/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$46,966.81		
<input type="checkbox"/>	30/08/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$46,166.81		
<input type="checkbox"/>	31/08/2023	MACQUARIE CMA INTEREST PAID		\$111.96	Matched: Interest Received	Automated Feed	\$46,278.77		
<input type="checkbox"/>	31/08/2023	SHARESIGHT SUBSCRIPTION	\$15.00		Unmatched	Automated Feed	\$46,263.77		
<input type="checkbox"/>	31/08/2023	ADVISER SERVICE FEE JULY	\$229.16		Matched: Adviser Fee	Automated Feed	\$46,034.61		
<input type="checkbox"/>	06/09/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$45,234.61		
<input type="checkbox"/>	13/09/2023	APA DST 001300363076		\$72.50	Matched: 2 transactions	Automated Feed	\$45,307.11		
<input type="checkbox"/>	13/09/2023	PENSION PAYMENT	\$800.00		Matched: Drawdown Post Jun 07 Tax Components	Automated Feed	\$44,507.11		



APA Group Limited ACN 091 344 704
AFSL 239927
APA Infrastructure Trust ARSN 091 678 778
APA Investment Trust ARSN 115 585 441
APA Group

All Registry communications to:
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Locked Bag A14, Sydney South, NSW 1235
Telephone : +61 1800 992 312
ASX Code: APA
Email: apagroup@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

045 042769

G & A OTHEN PTY LTD
<OTHEN SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Reference No: X*****0261

ANNUAL TAX STATEMENT
***PERIOD 1 JULY 2022 TO 30 JUNE 2023**

ITEM	AMOUNT	INDIVIDUAL TAX RETURN LABEL
APA Infrastructure Trust (APA Infra)		
APA Infra Unfranked Dividend	\$18.52	11S
APA Infra Franked Dividend	\$37.03	11T
APA Infra Tax Deferred	\$55.15	
APA Infra Gross Distribution	\$110.70	
APA Infra Withholding Tax Deducted	\$0.00	11V
APA Infra Franking Credit	\$15.87	11U
APA Investment Trust (APA Invest)		
APA Invest Trust Distribution / Interest Income	\$5.16	13U
APA Invest Tax Deferred	\$18.85	
APA Invest Gross Distribution	\$24.01	
APA Invest Withholding Tax Deducted	\$0.00	13R

*Distributions applicable to the period were paid on 14 September 2022, 16 March 2023 and 13 September 2023.

Any unfranked or franked dividend paid by APA Infrastructure Trust, together with the franking credit, should be included in your tax return as assessable income. Any trust distribution from APA Investment Trust should be included in your tax return as non-primary production income from trusts. Any tax deferred component will reduce the cost base of your security for capital gains tax purposes and in certain circumstances may result in an assessable capital gain.

The Tax Return Label applies to the Australian Taxation Office's 2023 Tax return for individuals and Tax return for individuals (supplementary section).

This Annual Tax Statement is provided to assist you in preparing your income tax return for the year ended 30 June 2023 and should be used in conjunction with the enclosed 2023 Tax Return Guide. It is not intended to act as advice in respect of your particular circumstances. If you are in doubt as to your tax position you should seek professional advice. Any taxation details provided on previous distribution statements should now be ignored.

If you did not quote your Tax File Number for your investment, withholding tax was deducted from your distribution entitlements during the year. Withholding tax has also been deducted on the relevant components, if you are a non-resident. The withholding tax deducted may be available as an offset against your tax liability. All distributions are in Australian dollars.

You may update your details by visiting the Link Market Services Limited website at www.linkmarketservices.com.au.

Please retain in a safe place as a charge may be levied for replacement.



Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 608 056 962

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 202 738
ASX Code: WRLD
Email: betashares@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



045 029826

G & A OTHER PTY LTD
<OTHER SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Date: 31 July 2023
Reference No.: X*****0261

BETASHARES MANAGED RISK GLOBAL SHARE FUND (MANAGED FUND)
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

Part A : Summary of 2023 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.00	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$302.63	18A
Total current year capital gains	\$355.58	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$105.90	(grossed up amount)
Capital gains - Other method	\$249.68	
Total current year capital gains	\$355.58	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.00
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$0.00
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$52.95
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$249.68
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$302.63
AMIT CGT gross up amount		\$52.95
Other capital gains distribution		
Total current year capital gains	\$0.00	\$355.58
Foreign income		
Other net foreign source income	\$0.00	\$0.00
Assessable foreign source income	\$0.00	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$0.00	\$0.00
Non-assessable amounts		Amount
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-assessable amounts		\$0.00
Cash distribution		Cash amounts
Gross cash distribution		\$355.58
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$355.58
Tax offsets		Amount
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$0.00
Attributed Managed Investment Trust ('AMIT') cost base		Amount
AMIT cost base net amount - excess (decrease cost base)		\$0.00
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

www.betashares.com.au/tax-resources/

This statement contains important information. Please retain it for taxation purposes as a charge may be levied for replacement. To view or change your Unitholder details including FATCA and CRS self-certification, please visit our Investor Centre at www.linkmarketservices.com.au

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Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 609 155 124

All Registry communications to:
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Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 202 738
ASX Code: DRUG
Email: betashares@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



045 072770

G & A OTHER PTY LTD
<OTHER SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Date: 31 July 2023
Reference No.: X*****0261

BETASHARES GLOBAL HEALTHCARE ETF - CURRENCY HEDGED
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

Part A : Summary of 2023 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.00	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$0.00	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.00
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$0.00
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$0.00
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
Total current year capital gains	\$0.00	\$0.00
Foreign income		
Other net foreign source income	\$0.00	\$0.00
Assessable foreign source income	\$0.00	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$0.00	\$0.00
Non-assessable amounts		Amount
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$115.74
Total Non-assessable amounts		\$115.74
Cash distribution		Cash amounts
Gross cash distribution		\$115.74
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$115.74
Tax offsets		Amount
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$0.00
Attributed Managed Investment Trust ('AMIT') cost base		Amount
AMIT cost base net amount - excess (decrease cost base)		\$115.74
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

www.betashares.com.au/tax-resources/

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ABN 78 139 566 868 | AFSL 341181
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045 072804

G & A OTHER PTY LTD
<OTHER SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Date: 31 July 2023
Reference No.: X*****0261

BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

Part A : Summary of 2023 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.00	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$370.16	18A
Total current year capital gains	\$740.32	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$740.32	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$740.32	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.00
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$0.00
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$370.16
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$370.16
AMIT CGT gross up amount		\$370.16
Other capital gains distribution		
Total current year capital gains	\$0.00	\$740.32
Foreign income		
Other net foreign source income	\$0.00	\$0.00
Assessable foreign source income	\$0.00	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$0.00	\$0.00
Non-assessable amounts		
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-assessable amounts		\$0.00
Cash distribution		
		Cash amounts
Gross cash distribution		\$740.32
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$740.32
Tax offsets		
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$0.00
Attributed Managed Investment Trust ('AMIT') cost base		
AMIT cost base net amount - excess (decrease cost base)		\$0.00
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

www.betashares.com.au/tax-resources/

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21 July 2023

G & A OTHER PTY LTD <OTHER SUPER FUND A/C>
 C/-VELO PRIVATE WEALTH
 PO BOX 7397
 HUTT STREET SA 5000

ASX Code: MGOC
 APIR Code: MGE0001AU
 Investor Number: H058306
 HIN: X*****261

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2023
Magellan Global Fund (Open Class Units)

Part A - Your Details

You are recorded as being: Superannuation
 Australian Tax File Number (TFN) / ABN Quoted: Provided
 Country of residence at 30 Jun 2023: Australia

Part B - Summary of 2023 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.32	13U
Franked distributions from trusts	0.00	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	1,381.04	18A
Total current year capital gains	2,762.08	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	88.06	20E
Other net foreign source income	88.06	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	41.62	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Part C Component of attribution	Cash Distribution	Tax Paid/Frinking Credit (grossed up)	Attribution	Tax return Label
<u>Australian Income</u>				
Interest (subject to withholding tax)	0.07		0.32	
Interest (not subject to withholding tax)	0.00		0.00	
Dividends: unfranked amount	0.00		0.00	
Dividends: unfranked amount declared to be CFI	0.00		0.00	
Dividends: unfranked amount not declared to be CFI	0.00		0.00	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	0.00		0.00	
NCMI - Non-primary production	0.00		0.00	
Excluded from NCMI - Non-primary production	0.00		0.00	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.07		0.32	13U
Dividends: Franked amount	0.00	0.00	0.00	13C/13Q
<u>Capital gains</u>				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	392.09	0.00	1,381.04	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
NCMI capital gains	0.00		0.00	
Excluded from NCMI capital gains	0.00		0.00	
Net capital gain	392.09	0.00	1,381.04	18A
AMIT CGT gross up amount	0.00		1,381.04	
Other capital gains distribution	392.09		0.00	
Total current year capital gains	784.18	0.00	2,762.08	18H
<u>Foreign income</u>				
Other net foreign source income	9.89	41.62	88.06	20M/20O
Assessable foreign source income	9.89	41.62	88.06	20E
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	9.89	41.62	88.06	
<u>Tax offsets</u>				
	Amount	Tax return label		
Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	0.00	13Q / 20F		
Foreign income tax offset	41.62	20O		
Total tax offsets	41.62			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.00		

Gross cash distribution	794.14		794.14
AMIT cost base net amount - excess (decrease)			0.00
AMIT cost base net amount - shortfall (increase)			2,014.70

<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label
TFN amounts withheld	0.00	13R
Non-resident withholding tax deducted	0.00	
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding	0.00	18X
Net cash distribution	794.14	

This guide provides general information and has been prepared to assist you in understanding the various components of the Attribution Managed Investment Trust Member Annual (AMMA) Statement which you have received from the Fund in relation to the year ended 30 June 2023. This guide has been prepared to assist you in completing your income tax return for the year ending 30 June 2023.

Australian tax laws are complex and each unitholder's particular circumstances will be different. You should seek your own tax advice before taking any action based on this guide and consult your professional tax advisor for advice specific to your circumstances. This guide should be read in conjunction with the Australian Taxation Office's (ATO's) instructions and publications. The comments contained in this guide do not constitute legal, tax or financial planning advice. They are general in nature, offered on an informative basis only and are not intended to cover all of the potential tax consequences in relation to a particular unitholder. Certain items discussed in this guide may not apply to certain unitholders (for example, due to the unitholder's residency, entity type or some other factor).

The Fund is an Attribution Managed Investment Trust (AMIT) for the year ended 30 June 2023. Your AMMA Statement includes amounts attributed to you from the Fund relating to the year ended 30 June 2023. You may be required to include these amounts in your tax return for the 2023 financial year.

This AMMA Statement is prepared for an Australian resident individual investor who holds units in the Fund on a capital account. Unitholders should seek professional taxation advice in relation to this AMMA statement.

Part A - Your details

Part A are the details you provided and reported at the time this statement was generated.

Part B - Tax return information

Part B is a summary of the amounts attributed to you from the Fund that are relevant for the completion of your 2023 tax return. Depending on your circumstances, you may be able to copy the amounts from Part B of this AMMA statement to your corresponding labels of the Tax Return (Supplementary Section) 2023. The breakdown of the components is shown in Part C of your AMMA statement.

Part C - Component of attribution

This section of your AMMA Statement gives you a detailed breakdown of the cash paid to you and the amounts attributed to you. The information in Part C of your AMMA Statement may be required for you to complete other parts of your income tax return.

1. Australian income

The details provide a breakdown of Label 13U Non-primary production income and Label 13C Franked distributions from trusts. This information may be necessary for those investors who use the Application for refund of franking credits for individuals during 2023.

2. Capital gains

Capital gains discount - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

The capital gains tax (CGT) discount is generally available for gains on the disposal of investments that have been held for at least 12 months. These items are that part of the Fund's net capital gain that represents discount capital gains paid and attributed to you. Resident individuals and trusts (conditions apply) may be eligible for a 50% CGT discount and resident complying superannuation funds may be eligible for a 33.33% CGT discount. Companies are not eligible for the CGT discount.

Capital gains other - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

These items are capital gains paid and attributed to you in relation to the disposal of investments held by the Fund which are held for less than 12 months. The CGT discount is not available in relation to such gains.

Net capital gains

This amount represents the taxable capital gains which is the sum of the capital gains (discounted and other methods) and any foreign tax paid on capital gains.

AMIT CGT gross up amount

This item shows the additional amount treated as capital gains of a unitholder under ss 276-85(3) and (4) of the Income Tax Assessment Act 1997 (ITAA 1997), and is included in the AMIT cost base increase amount under s104-107E of the ITAA 1997. This amount is equal to the sum of the attribution column for Capital gains discount - Taxable Australian Property (TAP) and Capital gains discount - Non-Taxable Australian Property (NTAP).

Other capital gains distribution

Other capital gains distributions are shown in the Cash distribution column to represent the total amount of cash distributed in relation to all capital gains, other than the amounts already shown in the Cash distribution columns for Capital gains discount - NTAP & TAP and Capital gains other - NTAP & TAP.

3. Foreign income

The Foreign income section includes all foreign income except foreign capital gains. Foreign tax paid on foreign income (other than foreign capital gains) is also shown here.

4. Other non-assessable amounts and cost base details

Other non-assessable amounts have been divided into three categories depending on the nature of the amount. These amounts may not be immediately assessable for income tax purposes and may not be required to be included in your tax return. However, they may be relevant when determining any adjustment to the cost base of your unit holding and may be relevant in working out your gain/loss at the time you dispose of your units in the Fund.

Other non-attributable amounts

Other non-attributable amounts are cash distributions paid to you that exceed the attribution amount, to the extent they are not already shown in other components. These amounts are reflected in the calculation of the AMIT cost base net amount - excess or shortfall. It does not include Other capital gains distributions which are shown at the capital gains section.

AMIT cost base net amounts

Under the AMIT regime you are required to adjust your cost base of your units as follows:

AMIT cost base net amount - excess (decrease). You must reduce the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - excess. A capital gain may also arise if your AMIT cost base net amount - excess is greater than your cost base of your units in the Fund.

AMIT cost base net amount - shortfall (increase). You must increase the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - shortfall.

End of Document



Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 907 564

All Registry communications to:
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Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 202 738
ASX Code: NDQ
Email: betashares@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



045 441117

G & A OTHER PTY LTD
<OTHER SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Date: 31 July 2023
Reference No.: X*****0261

BETASHARES NASDAQ 100 ETF
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

Part A : Summary of 2023 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.54	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$444.41	18A
Total current year capital gains	\$888.82	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$133.40	20E
Other net foreign source income	\$133.40	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$45.48	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$888.82	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$888.82	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$0.53
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.01
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$0.54
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$444.41
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$444.41
AMIT CGT gross up amount		\$444.41
Other capital gains distribution		
Total current year capital gains	\$0.00	\$888.82
Foreign income		
Other net foreign source income	\$45.48	\$133.40
Assessable foreign source income	\$45.48	\$133.40
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$45.48	\$133.40
Non-assessable amounts		
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-assessable amounts		\$0.00
Cash distribution		
		Cash amounts
Gross cash distribution		\$977.28
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$977.28
Tax offsets		
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$45.48
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$45.48
Attributed Managed Investment Trust ('AMIT') cost base		
AMIT cost base net amount - excess (decrease cost base)		\$0.00
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

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Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 906 530

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Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 202 738
ASX Code: UMAX
Email: betashares@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



045 072864

G & A OTHER PTY LTD
<OTHER SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Date: 31 July 2023
Reference No.: X*****0261

BETASHARES S&P 500 YIELD MAXIMISER FUND (MANAGED FUND)
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

Part A : Summary of 2023 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.00	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$622.02	18A
Total current year capital gains	\$1,244.04	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$1,244.04	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$1,244.04	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.00
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$0.00
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$622.02
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$622.02
AMIT CGT gross up amount		\$622.02
Other capital gains distribution		
Total current year capital gains	\$0.00	\$1,244.04
Foreign income		
Other net foreign source income	\$0.00	\$0.00
Assessable foreign source income	\$0.00	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$0.00	\$0.00
Non-assessable amounts		Amount
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$1,336.16
Total Non-assessable amounts		\$1,336.16
Cash distribution		Cash amounts
Gross cash distribution		\$2,580.20
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$2,580.20
Tax offsets		Amount
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$0.00
Attributed Managed Investment Trust ('AMIT') cost base		Amount
AMIT cost base net amount - excess (decrease cost base)		\$1,336.16
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

www.betashares.com.au/tax-resources/

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ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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G & A OTHEN PTY LTD
SMSF AUSTRALIA PTY LTD
PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 30 Oct 22
G & A OTHEN PTY LTD

ACN 609 037 498
Account No. 22 609037498

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 30 Dec 22	\$59.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
G & A OTHEN PTY LTD

ACN 609 037 498 Account No: 22 609037498

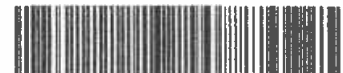


22 609037498

TOTAL DUE	\$59.00
Immediately	\$0.00
By 30 Dec 22	\$59.00

Payment options are listed on the back of this payment slip

iB PAY **Biller Code: 17301**
Ref: 2296090374986



*814 129 0002296090374986 63

paid 9/12/22

OTHEN SUPERANNUATION FUND

CONSENT TO ACT AS DIRECTOR OF TRUSTEE COMPANY

Under section 118 of the Superannuation Industry (Supervision) Act 1993

I, Alison Claire Othen

Of 33 Godfrey Tce, LEABROOK SA 5068

Being a Director of G & A Othen Pty Ltd

- Hereby declare that I am not *disqualified from acting as a Director of the Corporate Trustee under the Superannuation Industry (Supervision) Act 1993.
- Hereby agree to administer the Fund in accordance with the terms and conditions set out in the trust deed.
- Hereby undertake to notify the Corporate Trustee and the Australian Taxation Office, in writing, if I am for any reason disqualified from continuing to act as a director of the Corporate Trustee.
- I hereby state that I understand my obligations and responsibilities as a director of the Corporate Trustee of the fund.

X



Name: Alison Claire Othen

9.11.15

Date

*Note re; disqualification

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

1. Persons who have prior convictions involving dishonest conduct, wherever or whenever such conviction may have occurred.
2. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments, compositions with creditors under part X of the Bankruptcy Act 1996 (Cth) or similar foreign law.
3. Persons in relation to whom a civil penalty or order has been made under the Superannuation industry (Supervision) Act 1993.
4. Persons expressly declared not to be 'fit and proper' persons under sections 126A(3) or 126H(5) of the superannuation Industry (Supervision) Act 1993

OTHEN SUPERANNUATION FUND

CONSENT TO ACT AS DIRECTOR OF TRUSTEE COMPANY

Under section 118 of the Superannuation Industry (Supervision) Act 1993

I, Gavin James Othen

Of 33 Godfrey Tce, LEABROOK SA 5068

Being a Director of G & A Othen Pty Ltd

- Hereby declare that I am not *disqualified from acting as a Director of the Corporate Trustee under the Superannuation Industry (Supervision) Act 1993.
- Hereby agree to administer the Fund in accordance with the terms and conditions set out in the trust deed.
- Hereby undertake to notify the Corporate Trustee and the Australian Taxation Office, in writing, if I am for any reason disqualified from continuing to act as a director of the Corporate Trustee.
- I hereby state that I understand my obligations and responsibilities as a director of the Corporate Trustee of the fund.

X



Name: Gavin James Othen

9.11.2015

Date

*Note re: disqualification

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

1. Persons who have prior convictions involving dishonest conduct, wherever or whenever such conviction may have occurred.
2. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments, compositions with creditors under part X of the Bankruptcy Act 1996 (Cth) or similar foreign law.
3. Persons in relation to whom a civil penalty or order has been made under the Superannuation Industry (Supervision) Act 1993.
4. Persons expressly declared not to be 'fit and proper' persons under sections 126A(3) or 126H(5) of the superannuation Industry (Supervision) Act 1993

OTHEN SUPERANNUATION FUND

CONSENT TO ACT AS TRUSTEE

Under section 118 of the Superannuation Industry (Supervision) Act 1993

I, Alison Claire Othen

Of 33 Godfrey Tce, LEABROOK SA 5068

- Hereby declare that I am not *disqualified from acting as a Trustee of a superannuation fund under the Superannuation Industry (Supervision) Act 1993.
- Hereby consent to act as a trustee for the Fund constituted by deed executed on .
- Hereby agree to administer the Fund in accordance with the terms and conditions set out in the trust deed.
- Hereby undertake to notify any other trustee for the Fund and the Australian Taxation Office, in writing, if I am for any reason disqualified from continuing to act as a trustee.
- I hereby state that I understand my obligations and responsibilities as a trustee of the fund.

X



Name: Alison Claire Othen

9.11.2015

Date

*Note re; disqualification

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

1. Persons who have prior convictions involving dishonest conduct, wherever or whenever such conviction may have occurred.
2. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments, compositions with creditors under part X of the Bankruptcy Act 1996 (Cth) or similar foreign law.
3. Persons in relation to whom a civil penalty or order has been made under the Superannuation industry (Supervision) Act 1993.
4. Persons expressly declared not to be 'fit and proper' persons under sections 126A(3) or 126H(5) of the superannuation Industry (Supervision) Act 1993

OTHEN SUPERANNUATION FUND

CONSENT TO ACT AS TRUSTEE

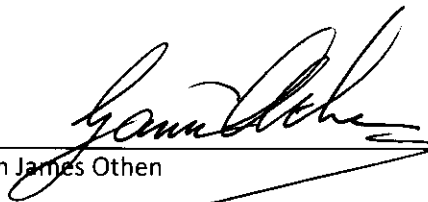
Under section 118 of the Superannuation Industry (Supervision) Act 1993

I, Gavin James Othen

Of 33 Godfrey Tce, LEABROOK SA 5068

- Hereby declare that I am not *disqualified from acting as a Trustee of a superannuation fund under the Superannuation Industry (Supervision) Act 1993.
- Hereby consent to act as a trustee for the Fund constituted by deed executed .
- Hereby agree to administer the Fund in accordance with the terms and conditions set out in the trust deed.
- Hereby undertake to notify any other trustee for the Fund and the Australian Taxation Office, in writing, if I am for any reason disqualified from continuing to act as a trustee.
- I hereby state that I understand my obligations and responsibilities as a trustee of the fund.

X



Name: Gavin James Othen

9.11.2015

Date

*Note re: disqualification

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

1. Persons who have prior convictions involving dishonest conduct, wherever or whenever such conviction may have occurred.
2. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments, compositions with creditors under part X of the Bankruptcy Act 1996 (Cth) or similar foreign law.
3. Persons in relation to whom a civil penalty or order has been made under the Superannuation industry (Supervision) Act 1993.
4. Persons expressly declared not to be 'fit and proper' persons under sections 126A(3) or 126H(5) of the superannuation Industry (Supervision) Act 1993

OTHEN SUPERANNUATION FUND

APPLICATION FOR MEMBERSHIP

TO: THE TRUSTEES OF THE FUND

I, understand the undersigned person, being eligible for membership, hereby apply for admission to membership of the Fund. I agree and undertake that:

- If I am an employee of any other member, I am also a relative of the other member(s)
- I am not disqualified under the Relevant Law from holding the office of the Trustee or as a Director of the trustee
- I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time
- I will, on request, make full disclosure in writing of any information required by the trustee in respect of my medical condition or my membership of the fund including any circumstance which may have the effect that:
 - I may become an employee of any other member or members where I will not also be a relative of the other member(s) or
 - I may become disqualified under the Relevant Law from holding the office of a Trustee or as a Director of the Trustee
- I am not disqualified under the Relevant Law from holding the office of the Trustee or as a Director of the Trustee
- I understand the terms and conditions of the Trust Deed including my obligations as a Trustee and I agree to sign and deliver to the Australian Taxation Office such form or declaration in connection with my accepting the office of a Trustee or as a Director of the trustee as may be required under Relevant Law within such period as the Relevant Law requires
- I understand the terms and conditions of the Trust Deed concerning benefits payable:
- I understand that I am not legally obliged to provide my tax file number (TFN) to the Trustee but if I do not provide my TFN, concessional contributions will be taxed at the highest marginal tax rate plus the Medicare Levy and the Fund will not be able to accept non-concessional contributions.
- My TFN is 588 040 481

I agree to act as a Trustee for the Fund or to act as a Director of the trustee.

Name: Alison Claire Othen
Address: 33 Godfrey Terrace Leabrook SA 5068
Date of Birth: 19/05/1962

X



Signature of Member; Alison Claire Othen

29/11/2004

Date

OTHEN SUPERANNUATION FUND

APPLICATION FOR MEMBERSHIP

TO: THE TRUSTEES OF THE FUND

I, understand the undersigned person, being eligible for membership, hereby apply for admission to membership of the Fund. I agree and undertake that:

- If I am an employee of any other member, I am also a relative of the other member(s)
- I am not disqualified under the Relevant Law from holding the office of the Trustee or as a Director of the trustee
- I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time
- I will, on request, make full disclosure in writing of any information required by the trustee in respect of my medical condition or my membership of the fund including any circumstance which may have the effect that:
 - I may become an employee of any other member or members where I will not also be a relative of the other member(s) or
 - I may become disqualified under the Relevant Law from holding the office of a Trustee or as a Director of the Trustee
- I am not disqualified under the Relevant Law from holding the office of the Trustee or as a Director of the Trustee
- I understand the terms and conditions of the Trust Deed including my obligations as a Trustee and I agree to sign and deliver to the Australian Taxation Office such form or declaration in connection with my accepting the office of a Trustee or as a Director of the trustee as may be required under Relevant Law within such period as the Relevant Law requires
- I understand the terms and conditions of the Trust Deed concerning benefits payable:
- I understand that I am not legally obliged to provide my tax file number (TFN) to the Trustee but if I do not provide my TFN, concessional contributions will be taxed at the highest marginal tax rate plus the Medicare Levy and the Fund will not be able to accept non-concessional contributions.
- My TFN is **565 378 992**

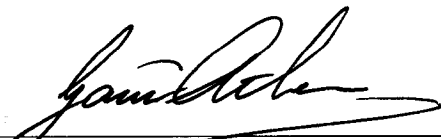
I agree to act as a Trustee for the Fund or to act as a Director of the trustee.

Name: Gavin James Othen

Address: 33 Godfrey Terrace Leabrook SA 5068

Date of Birth: 18/08/1959

X



Signature of Member, Gavin James Othen

29/11/2004

Date

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – Key messages for trustees* (NAT 71128).



Australian Government
Australian Taxation Office

WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you become a new trustee (or director of a corporate trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

A legal personal representative who holds an enduring power of attorney granted by a member may become a trustee or a director of the corporate trustee of the SMSF in place of the member. If they do, they are also required to complete and sign this declaration.

INFORMATION YOU NEED TO READ

Make sure you read *Self-managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains: ▫ speak to a professional adviser

▫ visit www.ato.gov.au

▫ phone us on 13 10 20.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Running a self-managed super fund* (NAT 11032).

WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self-managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

❗ Do not send your completed declaration to us.



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

OTHER SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents as requested lodge the fund's annual return, completed in its entirety, by the due date notify the ATO within 28 days of any changes in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

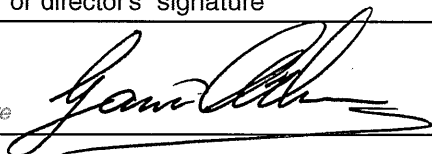
Trustee's or director's name

Gavin James Othen

Trustee's or director's signature

X

Sign here



Date

Day

Month

Year

09 | 11 | 2015

Witness' name (witness must be 18 years old or over)

Phillip Mills

Witness' signature

X

Sign here



Date

Day

Month

Year

09 | 11 | 2015



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

OTHER SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

Alison Claire Othen

Trustee's or director's signature

X

Sign here



Date

Day Month Year
09 | 11 | 2015

Witness' name (witness must be 18 years old or over)

Phillip Mills

Witness' signature

X

Sign here



Date

Day Month Year
09 | 11 | 2015

1 July 2017

The Trustee(s)
Othen Super Fund
C/-Exelsuper
Suite 1, 50 King William Road
GOODWOOD SA 5034

Dear Sir/Madam,

Declaration of Retirement

I, Gavin James Othen, declare that having reached my preservation age, have ceased gainful employment and have no intention to become gainfully employed either on a full time or part-time basis in the future.

Would you please commence an Account Based Pension from 1 July 2017.

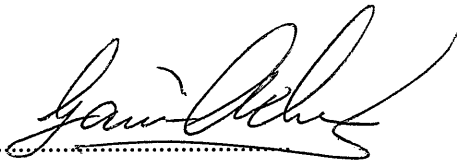
I also request that the pension be reversionary to my wife, Alison Claire Othen.

" Gainfully employed " for superannuation purposes is defined as being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment [SIS Reg 1.03(1)].

Full-time in relation to being gainfully employed, means gainfully employed for at least 30 hours a week.

Part -time in relation to being gainfully employed, means gainfully employed for at least 10 hours and less than 30 hours a week.

Yours sincerely



Gavin James Othen

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: G & A OTHER PTY LTD ACN 609 037 498**Company details**

Date company registered 30-10-2015
 Company next review date 30-10-2022
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

SUITE 1 , 50-52 KING WILLIAM ROAD , GOODWOOD SA 5034

Future address

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 04-11-2022

Principal place of business

55A CHARLES STREET , NORWOOD SA 5067

Officeholders

OTHER, GAVIN JAMES

Born 18-08-1959 at NORTH ADELAIDE SA

55A CHARLES STREET , NORWOOD SA 5067

Office(s) held: Director, appointed 30-10-2015
 Secretary, appointed 30-10-2015

OTHER, ALISON CLAIRE

Born 19-05-1962 at ADELAIDE SA

55A CHARLES STREET , NORWOOD SA 5067

Office(s) held: Director, appointed 30-10-2015

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	200	200.00	0.00

Members

OTHER, GAVIN JAMES

55A CHARLES STREET , NORWOOD SA 5067

Share class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

OTHER, ALISON CLAIRE

55A CHARLES STREET , NORWOOD SA 5067

Share class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
28-10-2022	7EBX85982 484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
30-04-2021	7EBG98029 484	CHANGE TO COMPANY DETAILS	Processed and imaged
28-01-2020	7EAT28619 484	CHANGE TO COMPANY DETAILS	Processed and imaged

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The **Strategist** Group

OTHEN SUPER FUND

- **Product Disclosure Statement**
- **Deed of Establishment**
- **Rules of the Fund**

The Strategist Group Pty Ltd

Deed of Establishment and
Rules of the Fund prepared by:
Robert Richards
Robert Richards & Associates
Revenue and Corporate Law
Level 16, 25 Bligh Street
Sydney, New South Wales

General Product Disclosure Statement
prepared by:
Grant Abbott
The Strategist Group Pty Ltd
Suite 5, Building 1
106 Old Pittwater Road
Brookvale, New South Wales

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Disclaimer

The Product Disclosure Statement, the Deed and the Rules are based on the Australian superannuation and taxation law as at 20 September 2004. Neither The Strategist Group Pty Ltd, its employees nor advisers accept any liability for any loss or damages of any kind whatsoever arising as a result of use of the Deed and the Rules or as a result of any opinion, advice, recommendation, representation or information expressly or implicitly published in this Product Disclosure Statement, the Deed or the Rules notwithstanding any negligence, default or lack of cause.

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PRODUCT DISCLOSURE STATEMENT

By Grant Abbott, The Strategist Group Pty Ltd

The Corporations Act 2001 provides that where a person is being provided with a financial product they must receive a Product Disclosure Statement, commonly referred to as a PDS, detailing all their rights and entitlements in relation to that financial product. Under the *Corporations Act 2001* becoming a member of a self managed superannuation fund (“a Fund” or “a SMSF”) is a financial product. Among other things, so is the ability of existing members of the Fund to commence a pension from the Fund or for the trustee of a Fund to pay a benefit to a deceased member’s dependants.

A PDS is a statement that contains information required by the *Corporations Act 2001* to provide consumers with sufficient information to make informed decisions in relation to acquiring a financial product. The PDS must provide information about any significant benefits in a Fund to which any prospective or existing member may become entitled as well as the circumstances, process and timeframe in which those benefits may be provided.

The PDS must also set out the risks for prospective or existing members associated with holding an interest in a Fund as well as the initial and ongoing costs involved with the Fund.

For the purposes of this PDS the issuer is the trustee whose name and address may be found in the Rules.

This PDS has three parts:

- This general information statement;
- The rules of the Fund - where all rights and entitlements of members, their dependants and trustees of the Fund are to be found.
- A DVD presentation by Grant Abbott – CEO of The Strategist Group – covering various aspects of the Fund as well as member’s entitlements under the rules of the Fund. The DVD is supplied as part of this PDS.

It is also recommended that the trustee and any members read the “Guide to Self Managed Superannuation Funds”, written by Grant Abbott and published by CCH, to make themselves thoroughly aware of their rights, entitlements, duties and responsibilities.

I. Superannuation Products in General

A SMSF is one of a number of types of superannuation funds in which a person may accrue their retirement savings and receive retirement benefits.

The following table is an indicative guide that seeks to highlight the main differences between the most common forms of superannuation.

Feature	Self Managed Superannuation Fund	Retail Superannuation Fund	Industry Superannuation Fund
Investment choice	Unlimited *	Limited	Limited
Control of the fund	Yes	No	No
Compliance responsibilities	Full responsibility of the member as trustee or director of a trustee company	None	None
Fees payable: - Establishment - Ongoing	Yes Flexible	Yes % Funds under management	Nil % Funds under management
Pension types available	Wide range *	Restricted	Restricted
Death benefits available: - Lump Sums - Pensions	Yes Yes	Yes Yes – Limited	Yes Yes – Limited
Disability benefits available - Temporary - Permanent	Yes Yes	No Yes – Limited	No Yes – Limited
Membership	Wide provided act as Trustee	Conditions Applying	Conditions Applying

* Subject to compliance with the relevant laws

II. The Purpose of the Fund

The Fund is a family superannuation fund. This means that the members of the Fund would normally only be family members. For example the members might be a husband and wife and their children. It may also include brothers, sisters, grandparents and other family members. The trustee of the Fund may accept non-family members into the Fund however as the Fund can only have four members at any time, it may be appropriate to limit membership to immediate family.

The general purpose of a Fund is to provide retirement, death, or incapacity benefits to the members and their dependants. Benefits might be provided by way of lump sum or an income stream (that is a pension). The trustee may also provide benefits by way of a combination of a lump sum and pension.

III. Eight Key Benefits of the Fund

The advantages of a properly structured Fund are:

1. The Fund lets you look after your family

For many people their family is the most important thing in their lives. As such, the provision of financial benefits to the family is a major concern and consideration. The Fund provides members with the possibility to create a number of financial benefits not only for themselves but also for other family members including:

- a retirement income stream to ensure a comfortable retirement;
- an income stream in the event that the member becomes temporarily or permanently incapacitated;
- a benefit by way of a lump sum or pension payable to the member's estate or to a member's dependants in the event of the member's death.

2. Providing a secure income in retirement

In retirement an income from alternative sources other than employment is a necessity. This may come from investments or from other sources such as social security. Upon retirement, a trustee may establish a pension for a member to provide the member with a comfortable lifestyle for the rest of their life. The size and duration of the pension will depend upon a number of factors including the balance of the member's account at the time of retirement, the member's age when the pension commences and also what style of pension is to be taken from the Fund.

For example if the member commences an allocated pension this pension only lasts as long as the underlying pension capital remains. If the capital reduces to nil, then the pension ceases. On the other hand where the member commences a lifetime pension, if allowed under the superannuation laws at the time, the trustee, with help from an actuary will create a pension that provides income for the remainder of the member's life. A pension may also continue for the surviving spouse if desired. However, where a lifetime pension is chosen, generally a smaller income is payable as compared to an allocated pension.

Trustees seeking to pay a member a pension should ensure that they receive advice from a SMSF specialist as the government has recently made a number of important changes to pensions paid from SMSFs. If the trustee breaches these rules the fund may be considered a non-complying SMSF and the trustee may be liable for serious financial penalties and possible imprisonment.

3. Offering a financial helping hand if your health deteriorates

Health is one of those things that can never be taken for granted. A Fund may provide members with income if they become seriously ill or incapacitated. This income is to compensate a member for lost income from employment. It may be payable for a certain period of time if a member is only temporarily incapacitated or until the normal age of retirement if a member is permanently incapacitated. As with retirement income the length and quantum of the income stream depends upon the balance of a member's account at commencement of the income stream. However the amount payable to an incapacitated member may be augmented by reserves, this is known as self-insurance.

Additionally, a trustee may insure against a member becoming incapacitated so as to be able to pay a pension to a member if the member becomes incapacitated.

4. Investment choice

One of the major reasons that SMSFs have become so popular is the ability of the trustee to invest the Fund's assets so as to reflect a member's wishes. However:

- All investments must be made at arm's length;
- The trustee may not lend to members or related parties;
- The trustee may not invest more than 5% of the assets of the Fund in related entities such as a unit trust that the member controls or in shares of an employer that contributes to the Fund;
- The trustee cannot borrow;
- The purpose of any investment is to secure benefits for members in the event of their retirement, incapacity or for their legal estate or dependants in the event of a member's death. Any investment seeking to provide a member or related party with a benefit not having one of these purposes is prohibited;
- Generally the trustee cannot acquire an asset from a member or related party unless the asset is a listed share, managed fund, fixed term deposit or commercial real estate.

5. Low taxation fully sanctioned by the government

If properly established and maintained a Fund is an entity which is tax effective provided it is maintained for the purpose of providing members with retirement and disability benefits or benefits to a deceased member's dependants or legal estate.

A Fund can receive superannuation contributions, which may be tax-deductible or non-tax deductible contributions. Tax-deductible contributions received by the Fund will be included in a Fund's assessable income and in certain cases may be subject to the superannuation surcharge.

The superannuation surcharge is applied annually on a member's total income where it exceeds a specified threshold, currently \$99,710 during the 2005 income year. Total income for the purposes of the surcharge includes superannuation contributions, excluding contributions made by a member that are non-tax deductible and any fringe benefits received from an employer. Superannuation surcharge for the 2005 income year is charged at a rate of 12.5%.

Any taxable income (not being special income) earned by the trustee, being assessable income less any deductions, is subject to a concessional tax rate of 15% provided the Fund is a complying SMSF during the income year. A complying SMSF is a fund where the trustee does not breach any of the laws found in the *Superannuation Industry (Supervision) Act 1993* and its regulations, which

we will call the superannuation laws, during the income year. Further, the trustee must not breach any of the rules of the Fund, which is why the trustee and members should make themselves familiar with the rules.

Where the trustee of a complying Fund realises a capital gain on the disposal of an asset held for more than one year, only two thirds of that gain will be included in the Fund's assessable income.

Where the trustee of a complying Fund sets aside assets of the Fund to pay pensions to members then any assessable income including capital gains made by the Fund on those assets is exempt from tax. Where a pension is payable by a Fund to a member, the member must include the pension in their assessable income.

Benefits payable to members, either as a lump sum, a pension or combination of both may be subject to concessional rates of tax. This will depend upon whether the benefits taken from a Fund are excessive having regard to reasonable benefit limit rules found in the *Income Tax Assessment Act 1936* ("the Tax Act").

6. Looks after your family when you die

In many instances a Fund is the most flexible, most targeted and the most tax effective vehicle to provide lump sums or income streams to a member's spouse or children when the member dies. For example a Fund may provide a minor dependant of a member with income from a pension payable until the minor reaches age 35. This pension income is tax free to the minor if the minor has no other assessable income and the amount is less than \$25,000. As with incapacity benefits referred to above, the quantum of the benefits payable to a member's dependants or their legal estate may be enhanced where the trustee has chosen to insure or self-insure against the member's life.

7. Access to the age pension

Benefits from a Fund are treated favourably for Centrelink purposes. In terms of the assets test, the member's account balance in the Fund is not tested until the member becomes entitled to an age pension – for a male this is at age 65 and for a female it is currently at age 62 but increasing to age 65 by 2014. On becoming entitled to the age pension the member may commence an assets test favourable pension from a Fund. Where an assets test favourable pension is commenced for a member the underlying capital from which the pension is paid is discounted by 50% for assets test purposes and favourably treated for income test purposes. This may enable some members to access the age pension, on top of the private pension that they receive from a Fund, if they choose to transfer the majority of their assets into the Fund (subject to the investment restrictions and excluding the family home).

8. Protection from creditors

Protecting assets from creditors is a major concern for many people. One of the key benefits of a superannuation fund is that when a person gets into serious financial difficulty, a member's benefits in a Fund – up to a generous limit now in excess of \$1 million – may be protected from creditors. However clawback rules apply where a person has sought to escape their creditors by deliberately transferring assets or monies into a SMSF. One downside of bankruptcy is that a person cannot remain as a member of a self managed superannuation fund if they are bankrupt as this will jeopardise the Fund's SMSF complying status. Should this arise the trustee should consider various actions including transferring the member's benefits to a commercial superannuation fund where they may also be protected. Another alternative is to remove the existing trustees and appoint a professional trustee, also known as an approved trustee.

IV. Trustee of the Fund

A Fund is a form of trust. This means that the trustee controls the Fund, makes the investment decisions, determines the benefits to be paid and administers the Fund. As a member is required to be a trustee or director of a trustee company, a member has significant influence in the control of a Fund.

There are limited exceptions to the rule that members must be trustees of a Fund. Where a member is a minor the law does not allow them to be a trustee. This means that their legal personal representative, parent or guardian must be appointed as trustee on their behalf until they reach age 18 if the fund is to remain a complying SMSF. Likewise where a person becomes mentally incapacitated and is unable to make sound decisions, a legal personal representative may be appointed to take the incapacitated member's place as trustee.

Quite apart from the requirement for members to be trustees there is an additional requirement that all trustees be members of the Fund. There are also limited exceptions to this rule. In the event of the death of a member the deceased member's legal personal representative – normally the executor of their legal estate - may be appointed as trustee from the time of the member's death until the time when any death benefits commence to become payable. Also from a legal perspective, where there is only one member, there is a need to have more than one trustee since a person cannot be a trustee for themselves. Therefore in a single member Fund, another person must be appointed as trustee provided they are not an employer of the member.

As a final point – it is often the case that a trustee company is appointed as trustee rather than individual trustees. In this case each member must be a director of the trustee company unless they meet one of the exceptions above. Likewise all directors must be members unless they fall into one of the exceptions above. Although there are costs to establish and administer a trustee company:

- A trustee company is able to pay members a lump sum as well as a pension. Under the superannuation laws, it is a requirement that where the trustees are individuals then a pension and not a lump sum needs to be taken by the members. This may also include any death benefits payable to dependants or the legal estate of a deceased member.
- There is debate as to where a pension is paid to a member, whether the member is able to claim a 15% tax rebate if the member is also an independent trustee of the same Fund. However if a company is the trustee then the tax rebate applies provided the member is over age 55 or it arises from the permanent disability or death of a former member.
- Where there are individual trustees and a trustee dies, retires or is removed then any assets of the Fund in the name of the departed trustee must be switched into the names of the remaining trustees. This can be time consuming and expensive.
- If a trust incurs a liability, the trustee's personal assets may be exposed. Normally a Fund cannot borrow but nevertheless liabilities can still arise. For example, a contractor engaged to repair a rental property may suffer an injury and can sue the trustee for damages. Alternatively, a fund may invest in a property syndicate that acquires land, which is subject to the hefty costs of an asbestos or environmental clean-up. As companies are subject to limited liability a trustee company will remove the risk that an individual trustee suffers a personal liability in these cases.

V. Responsibilities of the Trustee of the Fund

As previously mentioned trusteeship is about control and choice. It is also about legal responsibility. Broadly, a trustee is required to act honestly, prudently and in the best interests of members in relation to all matters concerning the Fund. Both civil and criminal penalties can be imposed under the superannuation laws for breach of trustee responsibilities. Prior to accepting an appointment as trustee, it is important that a person consider the risks associated with such an appointment. The excuse that the trustee was not aware of the superannuation laws or the rules of the Fund is not valid.

A trustee must:

- Act honestly;
- Act in the best interests of members and other beneficiaries;
- Keep the money and assets of the Fund separate from the trustee's personal assets and money or those of another person;
- Formulate and implement an investment strategy for the Fund;
- Abide by the rules of the Fund at all times;
- Ensure that the trustee does not breach any of the superannuation laws;
- Ensure proper accounting including the maintenance of member accounts;
- Appoint an auditor and other specialists to the Fund;
- Meet all regulatory obligations.

Failure to properly meet any of these responsibilities may render the trustee liable to a substantial fine and if the breach has been wilful, may result in a term of imprisonment. It is important therefore that the trustee seeks the help of a SMSF adviser where appropriate.

Additionally the Regulator of SMSFs – the Commissioner of Taxation - may also determine the Fund to be a non-complying fund. This would result in the Fund being subject to tax at a penalty rate of 47% on all income and capital gains of the Fund as well as the market value of the Fund's assets at the end of the last financial year.

VI. Approved Trustee

As mentioned earlier there may be circumstances where it is appropriate or necessary to appoint an approved trustee in place of the members being appointed as trustee under the mechanism described above. For example if a member is prohibited by the superannuation laws from acting as a trustee or simply does not wish to assume the role and responsibility associated with being a trustee then an approved trustee may be appointed. The effect of the appointment is that the Fund is converted from a SMSF to a "small APRA fund" as they are commonly known.

These funds are regulated by the Australian Prudential Regulatory Authority (APRA) rather than the Australian Taxation Office (ATO). While the rules of the Fund may permit the appointment of an approved trustee it is usually the case that the newly appointed approved trustee will amend the deed and rules at that time to reflect the change in the type of superannuation fund. A small APRA fund is a public offer superannuation fund and is therefore subject to more stringent regulation in the superannuation laws. The rules attached to this PDS are designed entirely to reflect the intention for a Fund to be a complying SMSF.

VII. Member Rights and Entitlements

Under the attached rules members have a number of rights and entitlements. It is incumbent upon members and trustees to make themselves aware of these entitlements and more importantly when and how they may be claimed. A thorough reading of the rules is required prior to any person being accepted as a member. The Commissioner of Taxation requires the trustee to ensure that they know the rules of the Fund as well as the superannuation laws that apply to the trustee. Ignorance is no excuse!

Some of the more important rights and entitlements, subject to the superannuation laws include:

- Any person is able to become a member provided the person completes an application form stating that they have read the rules, agree to abide by the rules and will also accept appointment as trustee or become a director of any trustee company and the trustee accepts the person as a member;
- As a member of the Fund the member has the right to become a trustee or appoint a person to become a trustee in their place if allowed;
- A member or any other person may contribute on behalf of the member. These contributions may be made in cash or by an in specie transfer of assets;
- A member may transfer benefits into and out of the Fund;
- A member may request the trustee to set a separate investment strategy in the Fund for the member;
- The trustee may pay the member a retirement benefit by way of a lump sum or a pension;
- The trustee may pay the member an incapacity benefit in the event the member is temporarily or permanently incapacitated;
- The trustee may accept a binding death benefit nomination from a member requiring the trustee to comply with the member's death benefit wishes in the event of the member's death;
- The trustee may pay death benefits by way of a lump sum or a pension to the deceased member's legal estate or their dependants in such proportions and in such manner as the trustee sees fit unless a binding death benefit nomination is operative.

VIII. Pension Entitlements

There are a variety of pensions that a member or a dependant of a member may become entitled to. These pensions include lifetime, fixed term, allocated and other pensions treated favourably by Centrelink and the Department of Veteran's Affairs. Due to the wide variety of pension possibilities a prospective member should make themselves aware of all the types of pensions outlined in the rules. The different types of pensions and when they may be available are detailed below.

A number of important changes were made in the May 2004 Budget regarding the payment of defined benefit pensions by the trustee of a SMSF. A defined benefit pension is any pension that is not an allocated or a market linked pension. A defined benefit pension may be commenced by the trustee of a SMSF before 1 July 2005 provided the fund was established prior to 12 May 2004, the person seeking the pension was a member before 12 May 2004 and the pension is paid in relation to the person's retirement.

Warning: *If a SMSF has not commenced prior to 12 May 2004 the trustee cannot under any circumstances pay a defined benefit pension. However the Government has announced that Treasury is to review these rules and report to government by April 2005 with a recommendation on whether the regulations prohibiting trustees of a SMSF to pay a defined benefit pension should proceed.*

There are five broad categories of pension – each with its own unique advantages and disadvantages - including:

1. The allocated pension

In essence an allocated pension is a lump sum draw down account where the member must receive at least a minimum amount from the account each year and no more than a maximum amount as laid down in the superannuation laws. An allocated pension is tested against a member's lump sum reasonable benefit limit ("RBL") – see "Part X - Taxation" further on. The advantage of an allocated pension for a member is that they can withdraw a lump sum from their allocated pension account – known as a commutation - at any time. If this is done obviously any future minimum and maximum payment calculations will be adjusted accordingly.

Importantly, where a member dies their estate or dependants should receive any remaining account balance. The major disadvantage of an allocated pension is that when the capital is gone so too is the pension. That is, there is no security of income. There can be no residual capital value or lump sum payable at the end. The possibility of running out of money may cause great concern for allocated pension members of superannuation funds, particularly when investment markets are performing poorly.

2. The fixed term commutable pension – a defined benefit pension

The fixed term commutable pension operates for a set period of time and is essentially guaranteed by the trustee. A fixed term pension falls under a class of pensions known as 'defined benefit pensions'. Consequently the use of a fixed term pension in terms of retirement income and estate planning in a Fund is limited given the May 2004 Budget proposals detailed above.

Where a Trustee is considering this type of pension it is crucial that an actuary is used. Fixed term commutable pensions are a valuable tool, particularly given that the pension might continue to be payable after the death of a member. There is a wide degree of flexibility as to the term – it could be for two years or it could extend to more than 50 years.

Importantly, the pension can also include a residual capital value, which is simply a lump sum payment at the end of the pension term. Like an allocated pension a fixed term commutable pension is tested against a member's lump sum RBL unless more than 50% of the member's benefits have been taken by way of a complying pension. A member may commute the pension although there are limits as to how much may be commuted.

3. The lifetime commutable pension – a defined benefit pension

A lifetime commutable pension is a defined benefit pension that is guaranteed for a member's life and if there is a continuation of the pension to another person, that person's life as well. The pension is generally based on the younger person's life expectancy if the pension is reversionary. A member may commute the pension into a lump sum subject to some limits on the size of the commutation payment. It is subject to the defined benefit pensions rules detailed above.

For the trustee, an actuary must be engaged each year to ensure that the Fund can make its pension commitments now and into the future. The trustee might achieve this by placing 5% - 20% of the original purchase price of the pension aside in a reserve (which will be drawn upon in years when investment returns are poor). One of the key factors driving current interest in lifetime pensions is that if a member dies early, anything left in the Fund is allocated to a reserve, which can be used by the trustee for other members when they take a pension. It is not lost but left to the family for retirement income purposes. As a commutable pension, the lifetime commutable pension will be tested against a member's lump sum RBL unless more than 50% of the member's benefits have been taken by way of a complying pension.

While lifetime commutable pensions are offered by some retail superannuation funds, some or all of the purchase price is forfeited on the death of the last surviving reversionary beneficiary.

4. The complying pension – lifetime, fixed term and market linked

A complying pension is a lifetime pension, a fixed term pension or a market linked pension. Only the lifetime and fixed term complying pensions are defined benefit pensions.

The key attraction of a complying pension is that if 50% or more of a member's benefits are allocated to a complying pension then the higher pension RBL may be used. In contrast any allocated pension, fixed term or lifetime pension that is commutable must be counted toward a member's lump sum RBL unless more than 50% of the member's benefit is by way of a complying pension. However a complying pension must not be commutable and also can have no residual capital value.

The market linked complying pension is a new pension that is a combination of a fixed term pension and an allocated pension and is only available from 20 September 2004. It is a fixed term pension in that its term is for the life expectancy of a member or the life expectancy plus five years at the member's choice. If the pension has a reversionary pensioner then their life expectancy is to be used with the five year extension option. It is also like an allocated pension in that the underlying assets for the pension are accumulated in a member's pension account and each year a set drawdown of the account is required. This is based on the member's account balance at the start of the year and a pension valuation factor in the superannuation laws.

The advantage of the market linked pension is that it can be used to access the higher pension RBL (provided 50% of the benefits are taken by way of this type of pension). The disadvantage of the pension is that it cannot be commuted except on the death of a member when the account balance can be paid to the deceased member's legal estate or their dependant.

5. The partially assets test exempt pension – Sections 9A or 9B of the Social Security Act 1991 and Section 5JA or 5JB of the Veterans Entitlements Act 1986

As a further incentive for members to provide for their own retirement by way of a lifetime income stream, the Social Security Act 1991 and the Veterans' Entitlements Act 1986 provides a 50% exemption for assets included in certain pensions. These pensions are very similar to the complying pensions mentioned above, with limited commutability allowed and no residual capital value. For the purposes of these two Acts the assets test provides a means tested threshold that limits the amount of age pension a person can obtain from the government after age pension age. For example if a 66 year old male member with \$500,000 in superannuation benefits commenced a lifetime assets test pension on 1 October 2004, the member would only include 50% of those benefits for assets test purposes.

IX. Estate Planning

A key feature of a SMSF is the ability of a member to directly provide for their dependants in the event of their death. A member may provide the trustee with binding and non-binding nominations as to how their superannuation benefits are to be distributed in the event of their death. Such benefits are called death benefits and may be by way of lump sum or pension. Any lump sum payment does not have to be in cash and may consist of assets of the Fund.

A dependant is a person who is a financial dependant and includes a person who, although is not financially dependant, is the spouse or child of the deceased person. A member may also direct some or all of their superannuation benefits into their legal estate on death and allow those benefits to be distributed according to the deceased's will.

A binding nomination is one where a member requests that the trustee pay all or part of their benefits - either by way of pension or lump sum - to a nominated dependant or dependants. If the trustee accepts the request, then on the member's death the trustee is bound to pay those benefits in accordance with the member's nomination.

On the other hand a non-binding nomination is where the member requests the trustee to make certain payments to specified beneficiaries. However as the nomination is non-binding the trustee is not obliged to carry out the request. If the member dies and no nomination has been made then the trustee has full discretion to choose the manner in which to allocate the deceased member's superannuation benefits.

As the member was a trustee or director of the trustee company at the time of death, then the rules of the Fund require that the deceased member's executor be appointed as trustee of the Fund or director of the corporate trustee. The purpose of this is to ensure that the member's death benefit nominations are carried out according to their wishes. However the appointment can only be in force until the first death benefits are paid out. At that time the executor must resign as trustee otherwise the fund may lose its complying SMSF status.

There are significant taxation advantages of paying a death benefit directly from a Fund to a dependant rather than through the deceased's legal estate. Broadly the following rules apply in relation to death benefits:

- any lump sum payment to a spouse or child under age 18 - provided it is under the member's higher pension reasonable benefit limit at the time of payment - is tax free;
- if the child is over age 18 then the lump sum tax is generally 15% provided that the payment is within the deceased member's pension reasonable benefit limit;
- any lump sum payment in excess of a member's pension reasonable benefit limit is subject to tax at a rate of 47% - excluding Medicare levy;
- any pension income, again provided it falls within the member's pension reasonable benefit limit, is assessable to the dependant at the dependant's normal tax rates less a 15% tax rebate.

Finally the deceased member's will generally has no impact on the superannuation benefits distributed directly from the fund. Whilst the trustee may take the member's will into account in fulfilling any non-binding nominations there is no requirement to do so.

X. Taxation of the Fund and Members

One of the key benefits is that the Fund may be concessional tax on its income and members may be concessional tax on benefits received from the Fund. Importantly these taxation concessions only apply where a Fund is a complying superannuation fund during the income year.

Taxation of the Fund

Broadly the Fund is taxed like any other taxpayer except that:

- any taxable income of a complying superannuation fund is taxed at a 15% rate excluding income that is special income, such as private company dividends and non-arms length income received by the Fund. Special income is taxed at a 47% rate;
- any capital gains earned by the trustee upon the disposal of an asset that has been held for more than one year is subject to a 33 1/3% discount;
- the trustee is to include as assessable income any contributions it receives excluding contributions from a member on their own behalf for which they have not claimed a tax deduction;
- any income or capital gains earned on assets that are being used by the trustee of the Fund for current pension purposes is exempt from taxation;
- the trustee may obtain a tax deduction for premiums paid for life insurance, permanent disability and temporary incapacity provided the term of the contract is no longer than 2 years. The trustee may also receive a tax deduction for self insurance provided an actuary determines the amount to be claimed;
- where a member dies or becomes permanently incapacitated the trustee may obtain a tax deduction based on a proportional amount of benefit paid to the member or the member's dependants or legal estate.

Taxation of Benefits to a Member

Benefits paid to a member will be taxed dependent upon what type of benefit they are:

1. Excessive Benefits

Under the Tax Act a member is only allowed to access a certain amount of concessional tax superannuation benefits. For the 2005 year the base amount is \$619,223 where the member takes a lump sum benefit or pension benefit that is not a complying pension. The lump sum amount is to be reduced by 2.5% by every year that a person is under age 55.

Where at least 50% of a member's benefits are taken as a complying pension then the member may access the higher pension benefit limit of \$1,238,440. Any lump sum amount that is excessive as determined by the Commissioner of Taxation is taxed at 47%. If the member is in receipt of a pension benefit then the member will have their rebate entitlements reduced to the extent that the pension is excessive.

2. Lump Sum

Where a member is entitled to and takes a lump sum benefit then if the member is under age 55 the maximum tax rate on the benefit is 20% excluding the Medicare levy. Where the member is over age 55 the first \$123,808 (being the threshold for the 2005 income year) of lump sum benefits taken by the member is tax-free. Any amount over this – except an excessive benefit - is taxed at a maximum rate of 15% excluding the Medicare levy.

3. Pension

Where a member is in receipt of a pension benefit all or part of the pension payment is included in the member's assessable income. Any amount of undeducted contributions used by the member to acquire the pension is excluded from assessable income. The tax free amount for each year of the life of the pension – called the deductible amount - is the amount of undeducted contributions divided by the term of the pension. If the pension is an allocated pension or a lifetime pension then the term will be the member's life expectancy at the time of commencing the pension. Otherwise it is simply the maximum duration of the pension including any reversionary benefit.

In addition, a member may access a 15% tax rebate on assessable pension income where the member is over age 55 and the pension is a pension payable on the retirement, death or permanent incapacity of a member. As noted above to the extent the pension is excessive, the rebate may be reduced by the Commissioner of Taxation.

If the member commutes the pension then lump sum tax rates will be payable as determined above.

XI. Appointment of Specialists

The superannuation and taxation laws (particularly as they apply to self managed superannuation funds) are complicated. Serious breaches may render a fund to be a non-complying superannuation fund (which would mean that it would not be concessional taxed) and the trustee may be subject to financial and criminal penalties.

The rules allow a trustee to appoint managers, advisers, and to engage other specialists to assist the trustee in the management of the Fund. It is highly recommended that the trustee appoint an experienced specialist self managed superannuation fund auditor and adviser.

XII. Costs and Expenses of the Fund

There are a number of costs involved in establishing and operating a Fund including expenses relating to:

- The acquisition of the deed and the rules and establishment of the Fund as a regulated self managed superannuation fund;
- Possible acquisition of a trustee company;
- The provision of specialist advice to the trustee or members in relation to the establishment of the Fund including development of the investment strategy or plans for member retirement incomes, incapacity benefits or benefits payable in the event of the member's death;
- The provision of investment advice concerning the development and implementation of the Fund's investment strategy;

- The acquisition by the trustee of insurances for the Fund including life, total and permanent disablement as well as temporary incapacity insurances;
- Administration, accounting and audit fees in relation to the provision of audited accounts and complying certificate as required by the superannuation laws;
- The provision of actuarial advice should the Fund self-insure or the trustee pay a pension to any member or their dependant in the event of the member's death.

Costs associated with any of the above may be obtained in a schedule from the provider of any financial services to the trustee.

XIII. Understanding the Rules of the Fund

The Fund will have a lifecycle. It has to be formed, a trustee appointed and members admitted. It will receive contributions and may receive transfers of benefits from other superannuation funds and will invest those monies or assets. The trustee must comply with the superannuation laws. In particular this means that the Fund must be audited. Benefits will be paid to members. Finally the Fund may be terminated.

To reflect the lifecycle of the Fund the Rules are contained in the following Parts:

Part One	Establishment of the Fund
Part Two	Operation and Administration of the Fund
Part Three	Payment of Benefits by the Trustee
Part Four	Changing or Winding up the Fund

For a more detailed look at what each part contains refer to the index at the start of the rules.

Great care has been taken to ensure that the rules remain as flexible as possible yet still ensure that they meet current standards of the superannuation laws as well as other laws that may impact on the trustee and members of the Fund. These other laws include taxation, bankruptcy, family, social security and trustee laws.

Most rules have been divided into two parts. The first part provides a broad explanation of the rule. This explanation is designed to assist the reader to understand the purpose of the rule. Importantly the explanation does not form part of the rules; rather it is ancillary to them. The second part of each rule is the rule itself.

At the end of the rules are interpretative provisions. When reading the rules, if a particular term or word is capitalised then a definition may be found in the interpretative provisions.

Establishment of the OTHEN SUPER FUND

Explanation

A superannuation fund is a form of trust. Trusts are normally required to be established by deed. By execution of this Deed the Trustee formally establishes the Fund.

To benefit from concessional taxation rules the sole purpose of the Fund must be the provision of superannuation pension benefits or retirement, incapacity or death benefits to Members (or relatives of deceased Members). The Trustee of the Fund must not carry on a business.

In order for this Deed to be admitted as evidence in a court of law, it must if required, be stamped in the local jurisdiction of the Trustee.

THE DEED

THIS DEED is made on 29/11/2004

BY: GAVIN JAMES OTHEN ("Trustee")

and

BY: ALISON CLAIRE OTHEN ("Trustee")

WHEREAS

- A The Trustee is that person who has executed this Deed or if more than one person, those persons collectively.
- B The Trustee wishes to establish a superannuation fund ("the Fund").
- C The Trustee intends that the Fund should be a complying superannuation fund for the purposes of the *Income Tax Assessment Act 1936*.
- D By execution of this Deed the Trustee signifies its consent to its appointment as the first Trustee of the Fund and acknowledges that they have read and agree to be bound by the Rules.
- E The Trustee intends that the Fund should be a self managed superannuation fund as defined for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

NOW IT IS HEREBY AGREED

Establishment of the Fund

- 1. The Trustee hereby agrees to receive contributions and any other amounts paid to it on behalf of members and will hold those contributions and any income thereon according to the Rules of the Fund.

Name of the Fund

- 2. The Fund will be known by that name as the Trustee shall decide.

Rules of the Fund

- 3. The Rules of the Fund are those rules attached to this Deed or any amendment or substitution of those rules.

Purpose of the Fund

- 4. The purpose of the Fund is to provide individual personal superannuation benefits, pensions or retiring allowances upon the death, incapacity or retirement of a member. Where the trustees of the Fund are individuals the primary purpose of the fund is the payment of a pension. If the trustee of the Fund is a company, a lump sum and /for pension maybe paid to a member in the event of retirement, death, incapacity.

Complying Superannuation Fund

- 5. The Fund must at all times only have that purpose and must only do those things as would entitle it to be a "complying superannuation fund" as defined for the purposes of the *Income Tax Assessment Act 1936*.

Self Managed Superannuation Fund

- 6. The Fund must at all times be maintained as a complying self managed superannuation fund as defined for the purposes of section 42A or any other part of the *Superannuation Industry (Supervision) Act 1993*.

Successor Acts


- 7. A reference to an Act includes a reference to any successor act to that Act.

EXECUTED AS A DEED ON 29/11/2004

Executed by

X 
GAVIN JAMES OTHEN

In the presence of

X 
(Witness Signature)


SIGN HERE

X DT AYRES
(Witness Name)

Executed by

X 
ALISON CLAIRE OTHEN

In the presence of

X 
(Witness Signature)

X DT AYRES
(Witness Name)

THE RULES OF THE FUND

Part One: Establishment of the Fund

Purpose of the Fund

Rule 1. The Fund must satisfy the sole purpose test

Explanation

The Fund must be established and must be maintained solely for those Core Purposes or Ancillary Purposes as defined in the SIS Act. The SIS Act defines Core Purposes to include the provision of benefits to a Member upon his or her retirement or to the Legal Personal Representative or Dependants of the Member in the event of the Member's death.

The SIS Act also provides that the Trustee may maintain the Fund for other Ancillary Purposes on the condition that one of the Core Purposes is satisfied. The Ancillary Purposes may include the provision of temporary or permanent incapacity benefits to a Member where the Member terminates employment as a consequence of ill-health.

The terms Core and Ancillary Purposes are defined in the Definitions in Rule 58.

Rule

The Trustee must ensure that the Fund is maintained for one or more of the Core Purposes or for one or more of the Core Purposes and for one or more Ancillary Purposes and for no other purpose.

Appointing the Trustee

Rule 2. Who may and may not be a Trustee

Explanation

The Fund must have a Trustee. Section 17A of the SIS Act must be satisfied in order for the Fund to be a Self Managed Superannuation Fund. That section requires that:

- *each Member must be a Trustee or if the Trustee is a company each Member must be a director of that company;*
- *a person who is not a Member may not be a Trustee or a director of a company which is a Trustee;*

There are limited exceptions for Legal Personal Representatives (which are defined to include persons holding enduring powers of attorney).

If a company is appointed Trustee the constitution of that company should be comparable with the Rules.

Any person accepting appointment as a Trustee or director of a Trustee Company needs to read and agree to the Rules.

Rule

Who may be a Trustee

- 2.1. Subject to this Rule and Rule 49 below (which applies on death of a Member) an individual may only be a Trustee if the individual is a Member.
- 2.2. Subject to this Rule and Rule 49 below (which applies on the death of a Member) a company may only be a Trustee if all the directors of the company are Members.
- 2.3. Notwithstanding Rule 2.1 and Rule 2.2 if there is only one person who is a Member then:
 - (a) if that Member is also the Trustee, one other person must be appointed as a Trustee provided that person is not an employer of the Member unless they are also the Member's relative, or
 - (b) if a Trustee Company is the Trustee, then the Member must be the sole director of the Trustee Company or one other person may be appointed as a director of that company provided that person is not an employer of the Member unless they are also the Member's relative.
- 2.4. If the Member is under a legal disability then the Legal Personal Representative of the Member may be appointed as a Trustee or director of a Trustee Company in lieu of that Member.
- 2.5. If the Regulator appoints a person or company as a Trustee that person or company may be a Trustee.
- 2.6. Notwithstanding any other provisions of these Rules a person or company shall not be appointed as a Trustee unless they have provided the Trustee with a written consent to that appointment and have acknowledged that they have read and agreed to be bound by the Rules.
- 2.7. Notwithstanding any other provision of these Rules a Member or Legal Personal Representative of a Member may appoint an Approved Trustee as a Trustee in lieu of that Member.

Who may not be a Trustee

- 2.8. An individual including a Legal Personal Representative cannot be a Trustee unless authorised by the Regulator if:
 - (a) at any time
 - (i) the individual was convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct; or
 - (ii) a Civil Penalty Order was made in respect of the person; or
 - (b) the person is an insolvent under administration; or

- (c) a Regulator has disqualified the person (for the purposes of section 120A of the *SIS Act*) and the Regulator has not waived that person's status as a disqualified person.

2.9. A company cannot be a Trustee unless authorised by the Regulator if:

- (a) (i) the company knows, or has reasonable grounds to suspect, that a person who is, or who is acting as a Responsible Officer of the company has been disqualified by the Regulator (for the purposes of section 120A of the *SIS Act*); and
- (ii) the company knows or has reasonable grounds to suspect that:
 - (1) the person is not eligible under section 126B(1) of the *SIS Act* to apply to APRA for a declaration waiving his or her status as a disqualified person; or
 - (2) the person is so eligible under section 126B(1) of the *SIS Act* to apply to APRA for a declaration waiving his or her status as a disqualified person but that person will not make an application under subsection 126B(3) of the *SIS Act* seeking a waiver of that status; or
- (b) a receiver, or a receiver and manager, has been appointed in respect of property owned by the company; or
- (c) an official manager, deputy official manager or administrator has been appointed in respect of the company; or
- (d) a provisional liquidator has been appointed in respect of the company; or
- (e) the company has begun to be wound up.

Rule 3. Appointment of a Trustee

Explanation

This Rule provides the mechanism for appointing those persons eligible to be appointed as Trustees. This Rule also allows an individual to be replaced as a Trustee by a Trustee Company and for a Trustee Company to be replaced as Trustee by an individual.

Trustees of the Fund will be personally liable for any liabilities incurred by the Fund (although they may be entitled to indemnity by the Fund). Where there is more than one Trustee each Trustee is jointly and severally liable for the liabilities of the Fund. As a consequence persons causing the establishment of the Fund might prefer that a company be appointed the Trustee of the Fund rather than individuals being appointed Trustees of the Fund.

Rule

- 3.1.** Upon establishment of the Fund, those persons who have agreed to be Trustee by reason of execution of the Deed shall be appointed Trustees provided they have consented in writing to becoming a Member and have agreed to be bound by the Rules.
- 3.2.** Subject to the provisions of these Rules where the Trustee accepts a person as a Member, that person or a Legal Personal Representative of that person is appointed as a Trustee unless that person or a Legal Personal Representative of that person becomes a director of a company which is the Trustee.

- 3.3. Upon retirement of a Trustee and at the direction of that Trustee one of the following is appointed as Trustee in place of the Trustee who has retired:
- (a) a person who is a Member; or
 - (b) a company all the directors of which are Members; or
 - (c) an Approved Trustee,
- if that person, company or Approved Trustee is not already a Trustee.

Becoming a Regulated Superannuation Fund

Rule 4. The Trustee must ensure that the Fund is a Regulated Superannuation Fund

Explanation

The tax concessions contained in the Income Tax Assessment Act 1936 only apply to a Self Managed Superannuation Fund that is a Complying Self Managed Superannuation Fund. A Self Managed Superannuation Fund will not be a Complying Self Managed Superannuation Fund if it is not a Regulated Superannuation Fund.

Rule

The Trustee must cause the Fund to be a Regulated Superannuation Fund.

Trustee Operations and Obligations

Rule 5. Removal and Retirement of a Trustee

Explanation

The purpose of this Rule is to provide a mechanism for the removal or retirement of a person or company as a Trustee.

Rule

- 5.1. A Member may retire as a Trustee provided:
- (a) a company of which the Member is a director is appointed as Trustee; or
 - (b) a Legal Personal Representative of that Member is appointed as a Trustee.
- 5.2. Notwithstanding Rule 5.1 a Member may retire as a Trustee if the Fund is no longer a Self Managed Superannuation Fund irrespective of whether or not some other Trustee is appointed in place of that Member.
- 5.3. A company may retire as a Trustee provided all directors of that company or Legal Personal Representatives of those directors who are Members are appointed as Trustees or another company is appointed as a Trustee, provided the directors of that company are all Members of the Fund.
- 5.4. Subject to these Rules and the Act a person or company is removed as a Trustee:

- (a) if the Trustee is a person – upon that person ceasing to be a Member;
- (b) if the Trustee is a company – on that date four months from the time one or all of the directors of the company cease to be Members;
- (c) if the Trustee is prohibited from being a Trustee by reason of Rule 2.8 or Rule 2.9 – on that date a Trustee is so prohibited from being a Trustee;
- (d) if the continued appointment of the Trustee as a Trustee will cause the Fund to be a Non-complying Self Managed Superannuation Fund – on the day before the day the continued appointment of the Trustee as a Trustee will cause the Fund to be a Non-complying Self Managed Superannuation Fund.

Rule 6. Remuneration and Indemnification of a Trustee

Explanation

A Fund will not be a Self Managed Superannuation Fund if the Trustee receives any remuneration for acting as Trustee unless the Trustee is an Approved Trustee.

Rule

- 6.1.** A Trustee shall not be entitled to be remunerated for acting as a Trustee unless the Trustee is an Approved Trustee.
- 6.2.** A Trustee may apply the assets of the Fund in indemnification of itself or a former Trustee for expenses incurred by itself or a former Trustee in managing or administering the Fund provided:
 - (a) the Trustee or the former Trustee acted honestly in the matter in respect of which the indemnification is sought;
 - (b) the Trustee or the former Trustee did not intentionally or recklessly fail to exercise, in relation to the matter in respect of which indemnification is sought, the degree of care and diligence that the Trustee or the former Trustee was required to exercise.

Rule 7. Trustees' meetings

Explanation

If there is more than one Trustee, the Trustees should meet to decide matters such as the:

- *appointment of various professional advisers to the Fund including the Auditor,*
- *establishment of the Fund's cash account,*
- *setting of an investment objective and investment strategy for the Fund,*
- *admission of Members to the Fund,*
- *acquisition and disposal of investments pursuant to the investment strategy,*
- *approval of the payment of Benefits to a Member (including a payment of a Pension),*
- *payment of a Death Benefit to a Dependant or Legal Personal Representative of a deceased Member,*
- *acceptance of a Binding Death Benefit Nomination from a Member,*
- *review of audit reports,*
- *creation of any Reserves.*

Normally the Manager, the person whom the Trustees have appointed to be responsible for the day-to-day administration of the Fund, will call meetings. However Members with Members' Account balances equal to 50% or more of the balances of all Members' Accounts can also call a meeting.

Where the Trustee is a company decisions will be made at meetings of the directors of that company rather than at meetings of the Trustees. In this case meetings of the company must be held in accordance with the constitution of that company. This is another reason why it is important that the constitution of a Trustee Company is comparable with the Rules.

Rule

- 7.1. If there is more than one Trustee the Trustees must meet if the Manager or Members, the balance of whose Members' Accounts is equal to more than one half of the balance of all Members' Accounts, serves a notice of the meeting upon the Trustees requiring the Trustees to make a decision pursuant to these Rules.
- 7.2. The Manager or Members must give reasonable notice of any such meeting to each of the Trustees (which may be by mail, facsimile or email to that address, facsimile number or electronic address last nominated by each Trustee) unless the Trustees unanimously agree that the meeting may be held on some earlier date. Such written notice must:
 - (a) set out the place, date and time for the meeting (and, if the meeting is to be held in two or more places, the technology that will be used to facilitate this); and
 - (b) state the general nature of the business of the meeting.
- 7.3. Where, through a link established by means of any system of telephone, audio or audio-visual communication approved by the Trustees for the purpose of any meeting of the Trustees, the Trustees will be taken to be assembled together at a meeting and all proceedings of the Trustees, conducted with the aid of the link, will be as valid and effectual as if conducted at a meeting at which all Trustees were physically present.

- 7.4. At any meeting of the Trustees a quorum is equal to that number of Members, or the Legal Personal Representatives of those Members, the balance of whose Members' Accounts, is equal to more than one half of the balance of all Members' Accounts.
- 7.5. At any meeting of the Trustees, unless the Trustees unanimously agree otherwise, a Trustee shall be entitled to cast that number of votes as is equal to the nearest number of whole dollars of the balance of the Member's Accounts of that Trustee.
- 7.6. A resolution shall not be passed at any meeting of the Trustees unless it is passed by the casting of a majority of the votes entitled to be cast by Trustees who are present at that meeting.
- 7.7. A Trustee may appoint a person to act as that Trustee's proxy at any meeting of the Trustees.
- 7.8. If a circulating minute, containing a statement that the Trustees are in favour of a resolution in the terms set out in that document, has been signed by all Trustees, a resolution in those terms will be taken to have been passed at a meeting of the Trustees held on the day and at the time at which the document was last signed by a Trustee. Two or more separate documents containing statements in identical terms, each of which is signed by one or more Trustees, will together be taken to constitute one document for the purposes of this Rule.

Rule 8. Trustee's records

Explanation

A written record must be kept of all decisions made by the Trustee in relation to the Fund. Those records should be held for ten years.

Rule

- 8.1. If there is only one Trustee that Trustee must make a written record of all decisions made by the Trustee as Trustee.
- 8.2. If there is more than one Trustee the Trustees must keep minutes of every meeting held by those Trustees.
- 8.3. If the Trustee is a company the minutes of the meetings of the directors of that company shall be deemed for the purposes of this Rule to be records of the Trustee.
- 8.4. Records and minutes required by this Rule must be kept for at least ten years from the date the decision was made or the date of the meeting.

Rule 9. Trustee's covenants

Explanation

The Act requires that the rules of a Regulated Superannuation Fund contain certain covenants (if the rules do not contain these covenants the Rules are deemed to contain those covenants). Whilst some of those covenants are contained elsewhere in these Rules, they have all been reiterated here to highlight the code of conduct that a Trustee must adopt as a Trustee.

Rule

A Trustee by accepting appointment as a Trustee agrees:

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another with whom the person felt morally bound to provide;
- (c) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Members;
- (d) to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - (i) that are held by a Trustee personally or,
 - (ii) that are money or assets as the case may be, of a Standard Employer-Sponsor, or an Associate of a Standard Employer-Sponsor, of the Fund;
- (e) not to enter into any contract or do anything else, that would prevent the Trustee from, or hinder the Trustee in properly performing or exercising the Trustee's functions and powers;
- (f) to formulate and implement a written investment strategy in accordance with the provisions of the Act;
- (g) if there are any Reserves of the Fund – to formulate and implement a written strategy for the prudential management of those Reserves consistent with the Fund's investment strategy and its capacity to discharge liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a Member access to Prescribed Information and any Prescribed Documents.

Admittance of Members

Rule 10. Who may become a Member

Explanation

There are generally no restrictions on who can be a Member of the Fund provided the Member or their Legal Personal Representative is eligible to be appointed a Trustee. For example a child or a person that is not employed may become a Member of the Fund.

This Rule would also allow the Trustee to admit a non-member spouse as a Member to facilitate a payment splitting arrangement established under Part VIIIB of the Family Law Act 1975. However a trustee is not forced under any circumstances to admit a person as a member of the fund.

Rule

10.1. The Trustee may in its absolute discretion admit a person as a Member provided:

- (a) that person has provided the Trustee with an Application Form and has agreed to be bound by the Rules;
- (b) admission of that person as a Member would not result in the Fund losing its Complying Self Managed Superannuation Fund status; and
- (c) the person or the Legal Personal Representative of that person is eligible to act and accept appointment as a Trustee or is eligible to be and is willing to accept appointment as a director of a company which is eligible to and will accept appointment as a Trustee.

10.2 Subject to these Rules and the Act the Trustee must admit a person as a Member where that person is in receipt of a Pension from the Fund.

Rule 11. Members have read and are bound by the Rules

Explanation

The Corporations Act 2001 requires any new Member of the Fund to be made aware of all matters, events, rights and circumstances that may arise where they acquire an interest in a Self Managed Superannuation Fund.

Rule

By applying for membership of the Fund a Member acknowledges having read the Product Disclosure Statement and agrees to be bound by the terms of the Deed and the Rules. A Trustee may prohibit a person becoming a Member of the Fund if they are of the opinion that the person has not read and understood the Fund's Product Disclosure Statement, the Deed and the Rules of the Fund.

Rule 12. Application Form

Explanation

Prospective Members are required to provide the Trustee with an Application Form.

The Application Form may (amongst other things) require a prospective Member to:

- acknowledge that the person has read the Product Disclosure Statement;*
- agree to be bound by the Rules;*
- be a Trustee of the Fund or a director of a company which is a Trustee of the Fund;*
- provide such information (including medical information) to the Trustee as the Trustee requires;*
- provide the Trustee with a death benefit nomination.*

Rule

- 12.1.** A person shall not be admitted as a Member or receive a Pension from the Fund unless that person has completed an Application Form in the form required by the Trustee and has agreed in writing that they have read the Product Disclosure Statement, Deed and Rules of the Fund as well as agree to be bound by the Fund's Rules.
- 12.2.** Where a person may be entitled to be paid a Pension following the death of a Member and that person does not wish to become a Member or the Trustee decides that the person is not to become a Member, then the Trustee is to transfer an amount as would have been added to a Member's Pension Account to fund the payment of a Pension for the benefit of that person to another Complying Superannuation Fund or eligible rollover fund. Any such transfer is to be made in accordance with Rule 24 and must occur within three months of the time that the person became entitled to be paid a Pension.

Rule 13. Receipt of an Application Form

Rule

- 13.1.** On receipt of an Application Form from a person and after that person produces such documents and evidence, and submits to such medical examination and checks, as the Trustee may reasonably and lawfully require the Trustee may admit that person as a Member.
- 13.2.** Within 6 weeks of receipt of an Application Form the Trustee shall advise the person applying for membership whether or not that person has been accepted for admission as a Member and whether or not any conditions will be attached to that person's membership.
- 13.3.** If the Trustee has agreed to accept a person as a Member but subject to conditions as to that person's membership that person can within 6 weeks of notification by the Trustee pursuant to Rule 13.2 either accept or reject that offer of membership.

Death Benefit Nominations

Rule 14. Binding Death Benefit Nomination

Explanation

If the Trustee decides to accept Binding Death Benefit Nominations from Members then the Trustee must put in place a binding death benefit nomination policy, details of which are to be sent to all members.

Before accepting a Member's request for a Binding Death Benefit Nomination, the Trustee should assess the cash flow requirements that may be faced by the Fund in the event of the Member's death and any death benefit becoming payable.

The Trustee might seek professional advice from an actuary. If the Trustee is of the view that the Trustee may be unable to comply with the Member's request the Trustee may, after discussion with the Member, request that the Member resubmit the Binding Death Benefit Nomination. Alternatively, the Trustee may reassess the Fund's insurance plan and increase any life insurance cover.

Any Binding Death Benefit Nomination may be amended by the Member at any time provided the Trustee is notified in writing of that amendment.

A Binding Death Benefit Nomination ceases to have effect on that date three years after it was first signed or last confirmed or updated by the Member. However the Rules provide for the Trustee to exercise discretion to extend the Member's Binding Death Benefit Nomination where the Member's circumstances remain unchanged except that the Member may have become mentally incapacitated.

Rule

- 14.1. The Trustee must provide Members with information that the Trustee reasonably believes the Member reasonably needs for the purpose of submitting a Binding Death Benefit Nomination.
- 14.2. A Member may provide the Trustee with a Binding Death Benefit Nomination or a replacement to a prior Binding Death Benefit Nomination.
- 14.3. The Trustee may accept or reject a Binding Death Benefit Nomination. If the Trustee accepts a Binding Death Benefit Nomination the Trustee shall be bound to act in accordance with that Binding Death Benefit Nomination. If the Trustee does not accept a Binding Death Benefit Nomination within six months of its submission it is deemed to have been rejected. If the Trustee rejects the Binding Death Benefit Nomination the Member may submit another Binding Death Benefit Nomination.
- 14.4. A Binding Death Benefit Nomination:
 - (a) must be in writing;
 - (b) must require the Trustee to provide any benefits in respect of the Member, on or after the death of the Member, to a Legal Personal Representative or a Dependant of the Member;
 - (c) must be signed, and dated, by the Member in the presence of two witnesses, being persons:

- (i) each of whom has turned 18; and
- (ii) neither of whom is a person capable of benefiting under the notice; and
- (d) must contain a declaration signed, and dated, by the witness stating that the notice was signed by the Member in his or her presence.
- (e) will cease to have effect after three years from the date of acceptance by the Trustee unless the Trustee, in its absolute discretion considers that a Member's Binding Death Benefit Nomination should continue to have effect.

Rule 15. Non-binding Death Benefit Nomination

Explanation

A Member might request the Trustee to pay their Death Benefits in a particular way and to particular persons. Such requests or directions are at the discretion of and non-binding upon the Trustee.

Rule

- 15.1.** A Member may provide the Trustee with a Non-binding Death Benefit Nomination. This Nomination may request the Trustee, at its discretion, to provide benefits on death of the Member to persons named by the Member in that nomination.
- 15.2.** The Trustee may accept, amend or reject a Non-binding Death Benefit Nomination. If the Trustee amends or rejects the Non-binding Death Benefit Nomination the Member may submit another Non-binding Death Benefit Nomination.
- 15.3.** A Non-binding Death Benefit Nomination is not binding upon the Trustee.
- 15.4.** A member of a Fund may also direct the Trustee to act, do or carry out a particular course of action on their death or incapacity. However the Trustee is not bound by any such direction and the Trustee must not comply with that direction if it causes the Fund to become a Non-Complying Self Managed Superannuation Fund.

Part Two: Operation and Administration of the Fund

Termination of Membership

Rule 16. Expulsion of a Member

Explanation

The object of this Rule is to allow the Trustee to expel a Member for any reason the Trustee considers necessary. For example, where a person becomes bankrupt or does anything else to jeopardise the status of the Fund as a Complying Self Managed Superannuation Fund they must be removed as Trustee. In these circumstances they are no longer eligible to remain as a Member unless the Trustee appoints an Approved Trustee as Trustee.

Rule

- 16.1.** The Trustee may expel a Member as a Member of the Fund for any reason that the Trustee determines. At the same time the person must retire as Trustee of the Fund.
- 16.2.** If a Member is expelled from the Fund pursuant to Rule 16.1 the balance of the Member's Accounts are to be transferred to such other Superannuation Entity as requested by the Member and if the Trustee of the Fund has not received a transfer notification from a Member or former Member within a period of sixty days from the time the Trustee notified the Member of their expulsion, the Trustee may transfer the Member's Accounts to an Eligible Rollover Fund.

Rule 17. Ceasing to be a Member

Explanation

Normally a Member will only cease being a Member:

- *if the Member dies; or*
- *the Member ceases to be eligible to be a Trustee (or ceases to be eligible to be a director of a company which is a Trustee);*
- *The Trustee also has the power to determine that a Member should no longer be a member (for example this may follow the separation of spouse members).*

Rule

Unless prohibited by the Act a Member shall be deemed to have ceased to be a Member on the first to occur of the following:

- (a) upon the Member no longer being entitled to Benefits from the Fund;
- (b) upon the Trustee determining that the Member should no longer be a Member;
- (c) the death of the Member or if the Trustee decides otherwise, no later than the time any Legal Personal Representative of the Member remains as Trustee or director of the Trustee Company;
- (d) the date being no later than the earliest of either:
 - (i) three months from the date a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee (unless the Member has

appointed a replacement Trustee that meets any conditions laid down in Rule 2); or

- (ii) the date just before a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee (unless the Member has appointed a replacement Trustee that meets any conditions laid down in Rule 2).

Members' Accounts

Rule 18. The Trustee must keep Members' Accounts

Explanation

The Trustee must keep an individual account for each Member. An account may be either a Member's Accumulation Account or a Member's Pension Account. More than one account may be kept for each Member.

Rule

- 18.1. The Trustee must keep accounts for each Member, which record Contributions received, income earned, amounts allocated to or from Reserves, Benefits paid and all other amounts added to or deducted from the Member's Account.
- 18.2. The balance of a Member's Account must be positive.
- 18.3. More than one Member's Account can be kept for a Member.
- 18.4. A Member's Account can be an Accumulation Account or a Pension Account.

Rule 19. Additions to a Member's Account

Explanation

Additions to a Member's Account will normally represent Contributions, roll-overs or Earnings. They may also include an allocation made by the Trustee from a Reserve into a Member's Account. The amount of Earnings added to a Member's Account is to be determined by the Trustee (see Rule 33) and may depend on the investment strategy adopted by the Trustee.

Rule

On the last day of each month or such other time as the Trustee might determine the Trustee shall add to a Member's Account:

- (a) the amount of Contributions received by the Trustee for the benefit of the Member;
- (b) at the discretion of the Trustee the amount of such Earnings of the Fund as the Trustee believes should be added to that Member's Account; and
- (c) such other amounts including allocations of Reserves as the Trustee might determine,

provided that any such additions do not cause the Fund to become a Non-Complying Self Managed Superannuation Fund.

Rule 20. Deductions from a Member's Account

Explanation

Deductions from a Member's Account will normally represent expenses directly attributable to the Member or that portion of the Fund's general expenses that the Trustee requires to be allocated to the Member's Account. Deductions may also include any losses or a transfer made by the Trustee from a Member's Account to a Reserve or another Member's Account.

Rule

On the last day of each month or such other time as the Trustee might determine the Trustee shall deduct from a Member's Account:

- (a) the amount of such expenses that the Trustee believes should be deducted from that Member's Account;
- (b) the amount of any losses that the Trustee believes should be deducted from that Member's Account;
- (c) the amount of any payments of Benefits made to the Member or any other person from that Member's Account;
- (d) the amount of any Taxes payable by the Trustee that the Trustee believes should be deducted from that Member's Account; and
- (e) any other amount which the Trustee believes should be deducted from that Member's Account, including any amount to be transferred to a Reserve or to another Member's Account, provided that the amount of any such deduction would not cause the balance of the Member's Account to be less than that Member's Minimum Benefits unless allowed under the Act; and

provided that any such deduction does not cause the Fund to become a Non-Complying Self Managed Superannuation Fund.

Appointment of Auditor and Specialists

Rule 21. The Trustee must appoint an Approved Auditor and may appoint a Specialist.

Explanation

The Trustee is bound by the laws contained in the Act to appoint an Auditor each year to audit the Fund. One of the requirements of these laws is for the Trustee to appoint an Auditor to audit the Fund both financially and also from a compliance perspective each and every year. The Auditor should produce an annual report to be considered at a meeting of the Trustees.

Rule

- 21.1.** On establishment of the Fund and for every subsequent year of income the Trustee must appoint an Auditor for the Fund who must give to the Trustee a report in the form required by the Act in respect of the operation of the Fund for that year. The Trustee must consider the report and implement any action recommended by the Auditor.
- 21.2.** On establishment of the Fund and thereafter as the Trustee shall determine the Trustee shall appoint such specialists as required by the Trustee to assist the Trustee in ensuring that the Fund remains a Complying Self Managed Superannuation Fund as well to assist the Trustee in the management and administration of the Fund.

Contributions, Roll-Overs and Transfers

Rule 22. Who can make Contributions

Explanation

The Trustee may accept Contributions from:

- (i) a Member;*
- (ii) a Member's employer;*
- (iii) a Member's Spouse;*
- (iv) a relative of a Member;*
- (v) an employer of the Spouse or relative of the Member;*
- (vi) the Regulator;*
- (vii) the Government, or*
- (viii) any other person or entity,*

provided the Contributions are made in accordance with the Act. Contributions may be made in cash or by an in specie transfer of assets. However care needs to be taken that the rules in the Act dealing with the acquisition of assets from Members are not contravened.

Rule

A person may make Contributions to the Fund for the benefit of a Member provided the Fund will not, by reason of acceptance of those Contributions:

- (a) become a Non-Complying Self Managed Superannuation Fund, or
- (b) be in breach of the Act.

Rule 23. The Trustee may accept a transfer from another Superannuation Entity

Explanation

A Member may request the Trustee to accept a transfer of a Member's superannuation benefits from another Superannuation Entity.

The Trustee has absolute discretion as to whether to accept any such transfer from another fund. The Trustee can make an acceptance subject to conditions. Where the Trustee resolves to accept an in specie transfer of assets in respect of a Member, the Trustee must ensure that the transfer of the asset to the Fund does not breach the Act or the Rules of the Fund.

Rule

A Member may request that the Trustee accept a transfer of superannuation benefits to the Fund from another Superannuation Entity. The Trustee shall in its sole discretion determine whether or not to accept the whole or part of such amount and whether or not conditions should apply to the acceptance of that transfer. The Trustee cannot accept a transfer to the Fund if acceptance of that transfer would cause the Fund to become a Non-Complying Self Managed Superannuation Fund.

Rule 24. The Trustee may transfer a Member's Entitlement

Explanation

A Member may request the Trustee to transfer or rollover all or part of their Member's Account to another Superannuation Entity or to another Member's Account. The Trustee also has this discretion.

This may be required where a Member of the Fund is separated from their Spouse or where a Member terminates membership of the Fund due to the operation of another Rule.

Rule

24.1. If a Member:

- (a) requests the Trustee to transfer or rollover all or part of their Member's Account to another Superannuation Entity or to another Member's Account, and
- (b) the Trustee is satisfied that any such transfer or rollover will not cause the Fund to be a Non-Complying Self Managed Superannuation Fund,

then the Trustee shall, within such period as required by the trustees to give effect to the transfer or rollover, transfer or rollover the whole or that part of the Member's Account to that other Superannuation Entity or to the other Member's Account.

24.2. The Trustee, at its sole discretion may transfer the balance of a Member's Account to another Complying Superannuation Fund or to another Member's Account provided that in so doing the Fund does not become a Non-Complying Self Managed Superannuation Fund or breach the Minimum Benefit Standards of the Act.

24.3. The Trustee may effect the transfer or rollover in the manner and form of its choice including whether the transfer is by way of cash or assets or has conditions attached.

Investments

Rule 25. The Trustee must formulate an investment strategy

Explanation

The Trustee must prepare and implement a written investment strategy. This is a requirement of the Act. The investment strategy:

- *must reflect the purpose and circumstances of the Fund and have particular regard to the membership profile, Benefit structure, tax position and liquidity requirements of the Fund;*
- *should set out the investment objectives of the Fund and detail how the Trustee will achieve those objectives;*

Breaches of the investment strategy requirement may result in the Trustee being fined or sued for loss or damages. In addition, the Fund could become a Non-Complying Superannuation Fund.

At certain times the Trustee may receive cash from Contributions for a Member or in respect of the disposal of an asset. In such cases the investment strategy is to be automatically adjusted for any such changes provided the change is for a period no longer than two months. If the adjustment is for a longer period the Trustee is required to adjust the investment strategy.

Rule

- 25.1.** The Trustee must formulate and implement an investment strategy that considers the whole of the circumstances of the Fund including, but not limited to, the following:
- (a) the risk involved in making, holding and realising, and the likely return from the Fund's investments considering its objectives and its expected cash flow requirements;
 - (b) the composition of the Fund's (or part of the Fund's) investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
 - (c) the liquidity of the Fund's investments considering its expected cash flow requirements;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities;
- 25.2.** The investment strategy must be documented in writing and signed by the Trustee.
- 25.3.** The investment strategy may consist of one strategy for the whole of the Fund or separate investment strategies for the various parts of the Fund including for particular Members or specific Benefits payable to a Member.
- 25.4.** The Trustee may amend an investment strategy from time to time. If the Trustee amends an investment strategy all Members affected by any such amendment shall be advised in writing of all details of the amendment.
- 25.5.** A Member may at any reasonable time request the Trustee to produce the investment strategy for inspection and the Trustee shall comply with this request by the Member.

- 25.6. The Trustee must also set an investment strategy for one or more Reserves of the Fund. Any such investment strategy must be based upon the prudential management of assets of the Reserve or such other requirements as laid down in the Act.
- 25.7. In setting the investment strategy the Trustee may act on the advice of an investment adviser provided the Trustee reasonably believes that the adviser is qualified and has the necessary skills to provide such advice.
- 25.8. The Trustee may receive cash from Contributions for a Member or in respect of the disposal of an asset. In such cases the investment strategy is to be automatically adjusted for any such changes provided the change is for a period no longer than four months.

Rule 26. The Trustee must invest the assets of the Fund

Explanation

The Trustee must invest the assets of the Fund.

The Trustee must ensure all investment decisions are made in accordance with the investment strategy.

While all of the assets of the Fund might be in cash, the Trustee of the Fund must have determined in an investment strategy that cash is the appropriate investment of Fund assets at this time.

Rule

The Trustee must, as allowed by these Rules, invest all Contributions, Reserves and Earnings of the Fund in accordance with the Fund's investment strategy.

Rule 27. A Member can request the Trustee to invest their account separately or jointly

Explanation

The Trustee may adopt a "pooled investment strategy" or a "separate investment strategy" for the Fund. The Rules provide that a Member may request that the trustee operate an investment strategy for each of their Member accounts in the Fund or in respect of a group of Member accounts. Where a separate investment strategy is used, specific assets should be set aside or segregated to meet the needs of the separate investment strategy.

Rule

A Member can request the Trustee to invest Contributions, transfers or rollovers made to the Fund for the benefit of that Member and income on those Contributions, transfers and rollovers separately from any other investment of the Fund. The Trustee may or may not accept that request.

Rule 28. Authorised investments

Explanation

These wide provisions are to ensure that there is no doubt as to a Trustee's ability to make various investments. The Trustee should not make investments if that would cause the Fund to fail the "sole purpose test" or become a Non-Complying Self Managed Superannuation Fund.

Rule

- 28.1.** Subject to the Act, these Rules and provided any investment does not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund the Trustee may invest the assets of the Fund as if it were the absolute and beneficial owner of those assets. In investing the assets of the Fund the Trustee shall exercise that diligence and prudence as an ordinary prudent person would exercise in conducting their own affairs.
- 28.2.** Unless otherwise prohibited by the Rules, the Trustee may invest the assets of the Fund in any investment the Trustee believes appropriate. The investments may be both within and outside Australia. In particular, the Trustee shall have the power to apply or invest any moneys requiring to be invested under these Rules either alone or in partnership or co-ownership with any person or persons:
- (a) *Authorised investments:* in any one or more of the investments from time to time sanctioned by law in any State or Territory of Australia for the investment of trust moneys;
 - (b) *Real and personal property:* in the acquisition of real or personal property or any interest therein and without limiting the generality thereof of any patent, copyright, design, formula, secret process, concession, trademark and other like right or privilege in Australia or in any other country and although the acquisition is not made primarily for the production of income;
 - (c) *Property development:* in developing and turning to account any real or personal property or any interest therein, or any property right or interest which is or may be subject to these trusts and without limiting such generality by constructing, reconstructing, maintaining or improving any buildings or by laying out and preparing land for subdivision, conversion to strata or similar title and for buildings;
 - (d) *Shares:* in the acquisition of fully or partly paid shares including; redeemable, preference or redeemable preference shares, stock debentures, debenture stock bonds, units, securities or obligations or any interest, with or without deferred, restricted, qualified or special rights relating thereto and whether or not there is or is not a liability in respect of any such shares, units, securities or interests, of or in any public proprietary or no liability company, association, firm, mutual fund or unit trust wherever incorporated or formed, whether carrying on business in Australia or in any other country, or in giving any guarantee or otherwise becoming a proprietor of a company limited by guarantee;
 - (e) *Option and rights:* in the acquisition of options, entitlements or rights to any of the securities mentioned in paragraph (d) of this sub-clause;

- (f) *Deposit:* on fixed deposit or at call with any bank, savings bank, building society, company, corporation or firm wherever incorporated or situated and wherever carrying on business;
- (g) *Insurance:* in the acquisition of any policy of assurance or insurance of any kind whatsoever;
- (h) *Loans:* in making loans to any person or company except to Members of the Fund;
- (i) *Precious objects:* in the purchase of gold, silver, works of art, coins, stamps, furniture, ornaments, precious objects, jewellery and antiques;
- (j) *Commodity contracts:* in the acquisition of foreign currencies, hedging contracts, commodity contracts and also options or future contracts of any kind which are quoted on a recognised stock exchange;
- (k) *Permanent building society:* in the lodgement of moneys with a permanent building society wherever situated by taking up shares therein or depositing funds therewith;
- (l) *Deferred property:* in the acquisition of any reversionary or deferred property or rights of any description.

Rule 29. Trustee Powers

Explanation

This Rule is designed to give the Trustee sufficient powers to administer the Fund and manage the investments of the Fund.

Rule

29.1. In the administration of the Fund and in the exercise of the powers, authorities and discretions conferred by the Deed, by the Rules or by law the Trustee shall have the following powers:

- (a) *Generally deal with Fund assets:* to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any item or asset comprising the whole or part of the Fund;
- (b) *Real property:* to acquire, dispose of, exchange, mortgage, sub-mortgage, lease, sub-lease, grant, release or vary any right or easement or otherwise deal with any interest in real property;
- (c) *Personal property:* to acquire, dispose of, exchange, hire, lease, mortgage or otherwise deal with any interest in personal property;
- (d) *Lease:* to rent premises from any person, acquire the interest of any lessee in any lease, purchase, hire, take on lease, grant leases, sub-leases, tenancies or rights of any nature to any interest in real estate, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other personal property of any description;

- (e) *To let:* to lease and let property owned by the Fund or held by the Trustee pursuant to the provisions of these Rules upon terms and conditions as the Trustee may decide, to accept surrenders from, and to make arrangements with a lessee or tenant as the Trustee may consider appropriate;
- (f) *Engage specialists:* to employ or engage agents or professionals in the execution of the trusts and powers and instead of acting personally from time to time to employ or engage and pay out of the trust fund such managers, agents, self managed superannuation fund advisers, solicitors, barristers, auditors, accountants, brokers, surveyors or other persons, to transact any business or to do any act required to be done in connection with the administration of the trusts declared in this deed, and to act upon the opinion or advice of any such person without being responsible for any loss or damage occasioned by acting in accordance therewith;
- (g) *To lend:* subject to these Rules and the Act to lend and advance moneys;
- (h) *Bank accounts:* to open in the name of the Fund or in the name of any person or corporation as nominee of the Trustee, or in the joint names of the Trustee and another, any cheque, savings or other bank account with any bank or financial institution wherever situated, as the Trustee decides, with full power to operate or close any such account;
- (i) *Management expenses:* to pay out of the assets, Reserves or the income of the Fund all costs charges and expenses incidental to the management of the Fund or to the exercise of any power, authority or discretion contained in the Rules or the Deed;
- (j) *Pay general expenses:* to pay insurance premiums, rates, taxes, rents, and outgoings in connection with any real or personal property of the Fund from the assets, reserves or the income of the Fund and to manage such property and effect repairs as the Trustee may consider necessary or advisable;
- (k) *Corporate securities:* with respect to any company in which the Trustee holds shares, stocks, debentures, options, convertible notes or is otherwise interested or concerned (“securities”) to exercise the following powers in addition to powers conferred by law:
 - (i) to pay calls on securities or to permit securities to be forfeited and sold;
 - (ii) to purchase securities and to take up securities of a new issue;
 - (iii) to attend meetings personally or by proxy, attorney or representative and vote at the discretion of the Trustee;
 - (iv) to sell securities at such price and upon such terms with or without security as the Trustee decides;
 - (v) to agree to any arrangement relating to the sale, transfer or exchange of any securities, or modifying any rights, privileges or interests in relation to the securities, to agree to any scheme or arrangement for the increase or reduction of the value or amounts of any shares or stock or of the capital of any company in which any securities form the whole or any part of the Fund, or by which any such securities are substituted or given in exchange, either

wholly or partly for other securities, whether in the same company or not, for any such purpose to deposit, surrender or exchange any scrip or documents of title relating to the securities and generally to manage and deal with any securities as if the Trustee owned them beneficially; and

- (vi) to agree in respect of a winding up with the liquidator of the company or any member of such company or any other person, in all things as the Trustee shall decide, for the division or partition in kind or specie of the assets or property of whatsoever nature of the company and to accept any of the assets and property in payment or satisfaction of any interest of the Trustee in the company with power to pay any moneys by way of equality of division or partition;
- (l) *Unit trust interests:* to acquire units or sub-units of any fixed or flexible unit trust either by way of application, purchase or by way of settlement by the Trustee in the establishment of such unit trust and to exercise all rights including voting rights and perform all obligations as a holder of any units in such trust and to accept all distributions by the trustee of such unit trust;
- (m) *Franchises:* to acquire by means of purchase or otherwise and to sell, dispose, relinquish or otherwise deal in franchises, franchise agreements, licences or things of like nature;
- (n) *Subdivision of property:* to partition or agree to the partition of or to subdivide or agree to the subdivision of property of any kind which, or any interest in which, may for the time being be subject to these trusts and to pay moneys by way of equality or partition;
- (o) *Maintain property:* to maintain and preserve in good condition any real or personal property of the Fund or otherwise held by the Trustee according to the Rules and to pay or defray those costs;
- (p) *Power to set aside:* to set aside out of the income or capital of the Fund from time to time such money as may in the opinion of the Trustee be sufficient to meet any debt or obligation due or accruing;
- (q) *Future contracts and options:* to engage brokers and commission agents and vary and determine the terms of any such engagement and either directly or through any broker or agent in any market in any part of the world buy sell, open, close-out or otherwise deal in futures contracts of all kinds, to enter into, vary, exercise, abandon or sell any put or call option or rights, or to place bids, make offers, hedge and effect orders including buying, selling, straddle, switch and stop-loss order, to tender and take delivery of commodities and currencies which are the subject of any futures contract or option, and otherwise to do and perform all things so as to operate on, utilise or deal with the facilities of any stock or futures exchange provided the Trustee maintains a risk management strategy;
- (r) *Trustee's power to deal with itself:* notwithstanding any rule or law or equity to the contrary, to acquire as property of the Fund real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee PROVIDED THAT any property so acquired is acquired for a consideration being not greater than the current Market Value of the property and

upon which such acquisition the beneficial interest in and to the property shall be held by the Trustee according to the Rules;

- (s) *Policies:* to effect or acquire policies of life assurance of any kind on the life of any Member or in respect of sickness, disability or accident to any Member; to pay premiums transfer, surrender, change the situs of and deal with these policies in any manner whatsoever, whether or not these policies are individual policies on the life of one person or a group policy on the lives of two or more persons; to purchase or enter into insurance or investment bonds whether or not the bonds are linked to a policy over the life of any person;
- (t) *Agency and licences:* to apply for, purchase and hold any permit, agency or licence which may be desirable or required to enable or facilitate the carrying on of any business which the Trustee is empowered to engage in and to surrender, relinquish, sell, vary or assign the same;
- (u) *Choses-in-action:* to acquire choses-in-action including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary, relinquish or otherwise deal with the choses-in-action in any way whatsoever on such terms and conditions as the Trustee may see fit;
- (v) *Receive gifts or distributions:* to receive property by gift inter vivos or by distribution under a will or under the provisions of any other trust or otherwise from any person as an addition to the trust fund, whether subject to liabilities or not and to hold these gifts according to the Rules and to administer such additions under these provisions;
- (w) *Legal proceedings:* to institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same and to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustee may decide;
- (x) *Intellectual property:* to apply for, purchase or otherwise acquire and to sell patents, patent rights, copyrights, trade marks, designs, formulas, licenses, concessions, know-how and the like, conferring any exclusive or non-exclusive or limited right to use of any other intellectual property rights and to use, exercise, develop or grant licenses in respect of or otherwise turn to account the property rights or information so acquired;
- (y) *Release of powers:* by irrevocable deed to renounce and release any power conferred on the Trustee under the Rules in respect of the whole or any part of the Trustee or the income or any part thereof. Upon such renunciation and release any power or powers shall be deemed to be at an end and no longer exercisable by the Trustee to the extent of the renunciation and release;
- (z) *Incidental powers:* to do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities hereby conferred on the Trustee.

29.2. These powers shall be in addition to any other powers, authorities and discretions vested in the Trustee by another provision of the Deed, the Rules or by law.

- 29.3. These powers shall not be limited by, or be construed so as to be limited by any other powers, authorities and discretions otherwise provided by the Deed, the Rules or by law.
- 29.4. In exercising these powers the Trustee must ensure at all times that the Fund remains a Complying Self Managed Superannuation Fund.
- 29.5. A Trustee who is a natural person may be a director of any company in which any moneys forming part of the Fund are from time to time invested and may receive the remuneration attached to such office without being liable to account for it unless that appointment would cause the Fund to become a Non-Complying Self Managed Superannuation Fund.
- 29.6. Subject to the terms of these rules the Trustee may exercise or concur in exercising all powers and discretions given under this deed or by law notwithstanding that it or any person being a director or shareholder of the Trustee has or may have a direct or indirect interest in the result of exercising such powers or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee for the time being is the sole Trustee.

Rule 30. The assets of the Fund are to be held in the Trustee's name

Explanation

The Act as well as the Rules of this Fund require that all the assets of the Fund be in the Trustee's name and held separately from any assets held by the Trustee personally, a Member personally or by an employer of a Member of the Fund. No Member has any entitlement to a specific asset of the Fund.

Rule

- 30.1. All the assets of the Fund must be held in the Trustee's name and must be held separately from any assets held by the Trustee personally, a Member personally, by an employer of a Member or any other person unless authorised under the Act.
- 30.2. No Member shall have any entitlement to a specific asset of the Fund nor can a Member direct a Trustee:
- (a) to allocate a specific asset or asset interest to a Member's Account;
 - (b) to apply a specific asset to pay either a lump sum or pension benefit on behalf of a Member; or
 - (c) to transfer a specific asset as a death or disablement Benefit.

Rule 31. Trustee may receive distributions or gifts

Explanation

The Trustee of the Fund may receive gifts or distributions, quite apart from any distributions received by the Trustee in respect of assets of the Fund, from:

- (i) any company;*
- (ii) any trust including a family trust, testamentary trust or the legal estate of a deceased person;*
- (iii) any partnership;*
- (iv) any government or statutory body;*
- (v) any business, commercial or investment enterprise;*

so long as the acceptance of any such gift or distribution does not jeopardise the Fund's status as a Complying Self Managed Superannuation Fund. Distributions may be in cash, property or in kind.

Rule

31.1. A person may make a distribution or gift in cash, property or in kind to the Fund for the benefit of the Trustee, a Member or Members or for any other purpose provided the Fund will not by reason of acceptance of those distributions result in the Fund:

- (a) becoming a Non-Complying Self Managed Superannuation Fund, or
- (b) be in breach of the Act.

31.2. The Trustee may allocate any such distribution or gift at its discretion to the Fund's earnings, a Reserve, a Member's Account or apply it for any such purpose as the Trustee determines including the payment of a pension to a Member, their Legal Personal Representative or to a Dependant in the event of the Member's death.

Rule 32. The Trustee must not borrow

Explanation

Normally the Trustee cannot borrow. A borrowing includes an overdraft. This is a prohibition imposed by the Act. These Rules reflect that prohibition. As such this prohibition may prevent the Trustee from acquiring a particular investment. If the Trustee wishes to borrow they should first obtain advice from a specialist or the Auditor.

Rule

Except as otherwise provided by the Act the Trustee must not:

- (a) borrow money; or
- (b) maintain an existing borrowing of money.

Determination of Earnings

Rule 33. The Trustee must determine the Earnings of the Fund

Explanation

The Trustee must determine the Earnings of the Fund each year or for such other period that the Trustee chooses.

Rule

The amount of a Fund's Earnings during any period is to be determined by the Trustee and may include income received and accrued, realised and unrealised gains and any other such amounts as the Trustee believes should form part of the Fund's Earnings.

Reserves

Rule 34. The Trustee may establish a Reserve

Explanation

The Trustee may create a Reserve. Normally a Reserve would be created to meet an expected liability of the Fund.

The Trustee might establish the following Reserves:

- *An investment reserve to which Earnings will be added before being allocated to Members or another Reserve.*
- *A contributions Reserve to which Contributions will be added.*
- *A pension Reserve to which amounts will be added (generally on the advice of an actuary) so as to ensure that the Trustee has sufficient funds to pay a Pension.*
- *A miscellaneous Reserve to which amounts will be added so as to provide the Fund with funds to be held in reserve for unexpected contingencies.*
- *A self-insurance Reserve.*
- *A section 279D Reserve from which amounts may be paid to the Legal Personal Representative or Dependant of a Member in the event of the Member's death.*

The Trustee should determine at the time of establishment of a Reserve:

- *What amounts are to be added to or deducted from the Reserve,*
- *The investment strategy to be adopted for that Reserve,*
- *The proposed application of that Reserve.*

Rule

- 34.1. The Trustee may from time to time establish such Reserves and add, deduct and allocate amounts to those Reserves as it considers appropriate (except that it may not establish a Reserve or add or deduct any amount to or from a Reserve if those actions would result in the Fund becoming a Non-Complying Self Managed Superannuation Fund).
- 34.2. The Trustee must formulate and implement a separate investment strategy for the prudential management of assets in any Reserve. The investment strategy must be consistent with the Fund's investment strategy and with the Trustee's ability to discharge liabilities wherever actual or contingent, as and when they fall due.

Taxation

Rule 35. Payment of Tax and allocation to Members' Accounts

Explanation

The general rule is that a Complying Superannuation Fund will be assessed to Tax on:

- (i) Contributions made to the Fund on behalf of a Member (except non-deductible Contributions made by a Member); plus*
- (ii) Earnings derived by the Fund on investment of Contributions; less*
- (iii) Deductible expenses incurred by the Fund (which might include insurance expenses).*

Tax is levied at a rate of 15% on the net income of the Fund except special income where Tax is levied at a rate of 47%. The allowance of any imputation credits received on franked dividends derived by the Fund will reduce the effective rate of Tax payable by the Fund.

Where the Trustee holds assets for the purposes of paying a Pension or Pensions the Trustee will not be subject to Tax on any income or gains derived from the investment of assets used to fund payment of those Pensions.

The Fund might also be subject to a Superannuation Contributions Surcharge imposed on the gross amount of Contributions received by the Fund.

Tax payable by the Fund need not be deducted from the Member's Account of any particular Member.

Rule

- 35.1.** The Trustee must pay all Tax properly assessed to the Trustee.
- 35.2.** The Trustee may in its discretion deduct from a Member's Account Tax paid or payable by the Trustee:
 - (i) as a consequence of the receipt by the Trustee of a Contribution for the benefit of a Member,
 - (ii) payable on any income added to a Member's Account, and
 - (iii) any Tax which the Trustee reasonably believes may be payable as a consequence of a payment to a Member.
- 35.3.** The Trustee may in its discretion deduct from any account, including a Reserve, Tax paid or payable by the Trustee.
- 35.4.** If the Trustee receives a refund of Tax the Trustee may add that refund to such Members' Accounts or Reserve as it so determines.

Insurance

Rule 36. The Trustee may establish an insurance plan

Explanation

The Trustee may establish an insurance plan. The insurance plan may provide, amongst other things, lump sum or annuity cover payable in the event of a Member's death or disablement. The insurances that may be acquired by the Trustee include sickness and accident, trauma, permanent disability and life insurance.

Rule

The Trustee may establish an insurance plan for the benefit of the Fund so as to enable the Fund to make payments (including the payment of Death or Disability Benefits) to Members, the Member's Dependants or the Legal Personal Representative of the Member in the event of the Member's death, disablement, illness or other event referred to by the Act.

Rule 37. The Trustee may self insure

Explanation

The insurance plan may also require the Trustee to self-insure the Fund (so as to enable the Trustee to pay a Benefit to a Member or to a Member's Legal Personal Representative). In the event that the Trustee seeks to self-insure the Trustee should:

- (i) engage an actuary to provide such advice to the Fund;*
- (ii) determine the scope of the Fund's self insurance needs;*
- (iii) establish a self insurance Reserve;*
- (iv) set a separate investment strategy for the self insurance Reserve.*

Rule

The Trustee can elect to self insure and may establish a self insurance Reserve to which will be added, deducted and allocated such amounts as the Trustee determines.

Rule 38. The Trustee has discretion as to the application of any insurance proceeds

Rule

- 38.1.** Subject to the Act the Trustee has absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the proceeds to any Member's Account or to Reserves of the Fund.
- 38.2.** No Member or their Legal Personal Representative has any interest in any insurance proceeds that might be received by the Fund.

Annual Accounts

Rule 39. The Trustee must prepare annual accounts

Rule

- 39.1.** The Trustee must keep such accounting records as correctly record and explain the transactions of the Fund.
- 39.2.** Such accounting records are to be kept in such form and supported by such documentation as to enable those accounting records to be properly audited.
- 39.3.** The Trustee must as soon as practical after the end of each Financial Year:
- (a) prepare a balance sheet recording the assets and liabilities of the Fund as at the end of that preceding Financial Year,
 - (b) prepare a profit and loss account recording the profit derived or loss incurred by the Fund for that preceding Financial Year (or part year if the Fund was not in existence for a full year),
 - (c) arrange for the Fund's balance sheet, profit and loss account and accounting records to be audited by an Approved Auditor,
 - (d) arrange for all tax returns and other statements required to be lodged pursuant to the Act by the Fund to be lodged as and when required.
- 39.4.** The Trustee must retain the accounts and statements prepared in accordance with rule 39.3 for a period of 5 years after the end of the Financial Year to which they relate.

Fund Compliance

Rule 40. The Trustee must maintain the Fund's complying status

Explanation

The Trustee must ensure that at all times the Fund maintains its status as a Complying Self Managed Superannuation Fund. This means that it must at all times comply with the provisions of the SIS Act and its regulations and the Rules of this Fund.

In certain cases the Trustee may become aware that it has taken an action whether advertently or inadvertently that may result in the Fund losing its status as a Complying Self Managed Superannuation Fund. In these circumstances the Trustee of the Fund must put in place a Compliance Plan that results in the Fund returning to or ensuring its Complying Self Managed Superannuation Fund status.

The action required under the Compliance Plan may result from advice from the Fund's Auditor, an adviser to the Fund or the Regulator.

Rule

Where the Trustee becomes aware or is notified by the Auditor, an adviser to the Fund or the Regulator that the Fund may lose its status as a Complying Self Managed Superannuation Fund the Trustee must:

- (a) liaise with the Auditor, adviser or Regulator to determine a Compliance Plan to ensure the Fund's status as a Complying Self Managed Superannuation Fund is maintained;
- (b) notify Members of any action required under the Compliance Plan;
- (c) take such action as is required under the Compliance Plan within a reasonable time frame and before the lodgement of the Fund's next regulatory return.

Fund Insolvency

Rule 41. The Trustee must develop a Solvency Plan

Explanation

It is very important for the Trustee of the Fund to ensure that the Fund is able to pay out Benefits and expenses as and when it is required to do so. In certain cases the Trustee may become aware that it has taken an action whether advertently or inadvertently that may result in the Fund becoming insolvent. In these circumstances the Trustee of the Fund must put in place a Solvency Plan that results in the Fund returning or maintaining a solvent position.

The action required under the Solvency Plan may arise from advice from the Fund's actuary, the Auditor, an adviser to the Fund or the Regulator. The Trustee must make every attempt and take any action to ensure that the Fund remains solvent or returns to a position of solvency.

Rule

Where the Trustee becomes aware or is notified by the Auditor or the Fund's actuary that the Fund is or may become insolvent, the Trustee must:

- (a) meet with the actuary or Auditor to determine a Solvency Plan to ensure the Fund's solvency including but not limited to reducing any Members' Accounts or Members' Benefits;
- (b) notify Members of any action required under the Solvency Plan;
- (c) take such action as is required under the Solvency Plan prior to the lodgement of the Fund's next regulatory return.

Part Three: Payment of Benefits by the Trustee

Benefits Payable to a Member

Rule 42. Benefits payable to a Member

Explanation

If the Trustee is a company Members can elect whether to receive a Lump Sum Benefit or a Pension Benefit (or both a Lump Sum Benefit and a Pension Benefit). If the Trustee is not a company the principal purpose of the Fund must be the provision of Pension Benefits.

Rule

A Member or a Dependant of a Member or the Legal Personal Representative of a Member or any other person may be entitled to receive one or more of:

- (i) a Lump Sum Benefit,
- (ii) a Pension Benefit,
- (iii) a Temporary Incapacity Benefit,
- (iv) a Permanent Incapacity Benefit, or
- (v) such other Benefit as the Trustee might determine.

provided that any such Benefit would not result in the Fund breaching the Minimum Benefit provisions, the Fund becoming a Non-Complying Self Managed Superannuation Fund or would be in breach of the Act or these Rules.

Rule 43. When must Benefits be paid to a Member

Explanation

The Act requires a Member's Benefits to be taken from the Fund when the Member reaches a specified age and is no longer working. This is the case even though the Member may not wish to receive a Benefit.

Rule

Subject to any other provision of these Rules, a Benefit must be paid to the Member as soon as practical after the date:

- (a) the Member
 - (i) has attained age 65 but not age 75 or was age 75 on or before 30 June 2004 and does not meet the Specified Work Test under the Act; or
 - (ii) the Member has attained age 75 after 30 June 2004; or
- (b) the Member dies; or

- (c) the Member requests payment of a Benefit and the Trustee is of the opinion that a payment may be made to the Member and that the making of the payment will not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund; or
- (d) otherwise required under the Act.

Rule 44. Payment of a Lump Sum Benefit

Explanation

Normally Lump Sum Benefits can only be paid to a Member on retirement of the Member (provided the Member is at least 55 years of age), the Member is permanently disabled, or if the Member turns 65 years of age. The Trustee may also be able to make payments to a Member on compassionate grounds or if that Member is suffering severe financial hardship.

Rule

- 44.1.** Provided the Fund remains a Complying Self Managed Superannuation Fund and subject to the Rules, a Member can at any time request and the Trustee may at its discretion pay a Lump Sum Benefit to the Member.
- 44.2.** Subject to Rule 44.3 the Trust may only pay a Lump Sum Benefit to a Member that does not exceed the balance of that Member's Accumulation Account.
- 44.3.** The Trustee may determine that the whole or any part of a Reserve can be paid to the Member in addition to the payment of that amount made pursuant to Rule 44.2.

Rule 45. Payment of a Pension Benefit

Explanation

The Rules allow the Trustee to pay Pensions. The Trustee can decide whether the Pension should be an Allocated, Market Linked, Asset Test Exempt, Complying or Flexi Pension as defined in Rule 59 of the Rules or some other Pension allowed under the Act. The Trustee must not pay a Pension that results in the Fund becoming a Non-Complying Self Managed Superannuation Fund. A Member or his or her Legal Personal Representative may request the Trustee to pay a Pension Benefit. The Trustee may require the services of an actuary to decide the type of Pension that may be paid and the terms and conditions of that Pension. A Pension may be paid from a Reserve.

Rule

- 45.1.** A Member or the Member's Legal Personal Representative may request the Trustee to pay a Pension to the Member, a Dependant of the Member or a Legal Personal Representative of the Member, provided the Pension is of a type defined in Rule 59. The payment of any Pension must not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.
- 45.2.** Prior to the payment of a Pension, excluding a Pension Benefit referred to as an allocated pension or a market linked pension in Rule 59(b), the Trustee must consult with an actuary to determine the amount to be set aside by the Trustee to fund the Pension, any Reserves required and the relevant terms and conditions of the Pension.
- 45.3.** The Trustee in its sole discretion may apply any amount standing in a Member's Accumulation Account, Pension Account or a Reserve for the benefit of the provision of a

Pension to a Member, a Dependant of the Member or a Legal Personal Representative of the Member.

Incapacity

Rule 46. Member to advise Trustee of incapacity

Rule

- 46.1.** As soon as practical after becoming incapacitated, unless the Trustee is otherwise aware, a Member or the Member's Legal Personal Representative shall advise the Trustee of that Member's incapacity. The Member shall submit to whatever medical examination might reasonably be required by the Trustee.
- 46.2.** On receipt of that advice or upon the Trustee becoming aware of the Member's incapacity and upon receipt of notice of the result of any medical examination, the Trustee shall determine whether the Member has been Temporarily or Permanently Incapacitated.

Rule 47. Benefits payable for Temporary Incapacity

Explanation

The Trustee can pay a Member a Temporary Incapacity Benefit provided that the amount of that Pension is not greater than the amount the Member was receiving from Gainful Employment. An amount received from Gainful Employment would include salary, wages, a share of the profit of a partnership, a distribution from a trust, a bonus, or any other form of Benefit provided it was linked to the provision of services by the Member.

The Trustee can pay a Temporary Incapacity Benefit if the Trustee has insured the Member (for such incapacity) or has established sufficient Reserves or has sufficient funds to pay such Benefits.

Rule

- 47.1.** Where the Trustee is of the opinion that the Member is suffering from Temporary Incapacity the Trustee may pay a Temporary Incapacity Benefit to the Member, provided such payment does not jeopardise the Fund's status as a Complying Self Managed Superannuation Fund, for a period commencing from the time of that Temporary Incapacity to the earlier of:
- (a) that date the Member is re-engaged in the kind of employment engaged in by the Member immediately before that Temporary Incapacity,
 - (b) that date on which the Trustee forms an opinion that the Member has become Permanently Incapacitated,
 - (c) the date of the death of the Member;
 - (d) or such other time as is allowed under the Act.
- 47.2.** Subject to the Act the amount of the Benefit (referred to at Rule 47.1.) shall be no more than that amount which the Member was receiving from his Gainful Employment before that Temporary Incapacity.
- 47.3.** The Trustee may draw upon any Reserves of the Fund to pay a Temporary Incapacity Benefit or, if there are no Reserves, deduct an amount from the Member's Account or any other account the Trustee so determines.

Rule 48. Benefits payable for Permanent Incapacity

Explanation

Where a Member is Permanently Incapacitated the Trustee may pay a Member a Benefit until such time as the Member retires, recovers from the incapacity or dies. The Benefit may be a Lump Sum, a Pension or a mixture of a Lump Sum and Pension.

The funds for the payment of the Member's Permanent Incapacity Benefit may be sourced primarily from the Member's Account however the Trustee may use any Reserves to fund Permanent Incapacity Benefit payments. The Trustee may also be able to claim a tax deduction for the payment of a Permanent Incapacity Benefit. The deduction may be used by the Trustee to offset any assessable income in the current or future income years.

Rule

48.1. If the Trustee is of the view that a Member has been Permanently Incapacitated and provided that any such payment does not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund, the Trustee, in its absolute discretion may:

- (a) pay all of any balance of the Member's Accumulation and Pension Accounts to the Member, a Dependant or Legal Personal Representative of the Member as a Lump Sum Benefit;
- (b) pay part of any balance of the Member's Accumulation and Pension Accounts to the Member, a Dependant or Legal Personal Representative of the Member as a Lump Sum Benefit and the balance of the Member's Accounts (as increased from time to time) to the Member as a Pension Benefit;
- (c) pay all of any balance of the Member's Accumulation and Pension Accounts (as increased from time to time) to the Member, a Dependant or Legal Personal Representative of the Member as a Pension Benefit;
- (d) the Trustee may also allocate any Reserves of the Fund to the benefit of a Member, a Dependant or Legal Personal Representative of the Member in the event of their Permanent Incapacity for the purposes of paying a Lump Sum Benefit, Pension Benefit or combination of both.

Death Benefits

Rule 49. What must happen on death of a Member

Explanation

A purpose of the Fund is to provide Benefits to a Member's Dependents or Legal Personal Representative on death of the Member. Where a Member dies the Trustee may pay a Benefit to the Member's Dependents or Legal Personal Representative in accordance with any Binding or Non-Binding Death Benefit Nominations made by the Member. The Benefit may be a Lump Sum, a Pension or a combination of a Lump Sum and Pension.

Prior to any Benefits being paid out a person must be appointed Trustee in place of the deceased Member. Typically this is the Legal Personal Representative of the Member. That person may only remain Trustee for the period until death Benefits commence to be paid otherwise the Fund may lose its complying status..

Rule

49.1. On death of a Member:

- (a) if the Member was a Trustee the deceased Member's Legal Personal Representative is by reason of this Rule appointed a Trustee for the period from the date of death of the Member until the date of payment of any death Benefits payable as a consequence of the death of the Member provided the Legal Personal Representative is eligible, pursuant to these Rules, to be a Trustee and has consented to act as such;
- (b) if the Member was a director of a company which is a Trustee that company may continue as a Trustee from the date of death of the Member until the date of payment of any death Benefits payable as a consequence of the death of the Member provided the Legal Personal Representative of the Member is appointed as a director of the company for any such period and provided the company and the Legal Personal Representative is otherwise eligible pursuant to these Rules to be a Trustee and has consented to act as such. If the Trustee resigns then all Members are to become Trustees, including the deceased Member's Legal Personal Representative and provided the Legal Personal Representative is eligible, pursuant to these Rules, to be a Trustee.

49.2. The Trustee shall determine whether it holds a death benefit nomination or a replacement to a prior death benefit nomination signed by the deceased Member.

49.3. The Trustee shall pay such death Benefits as it is required to pay by reason of Rule 50 below.

49.4. The Trustee, in its absolute discretion may do any thing or act as directed by the deceased Member or their Legal Personal Representative but is not bound to do so and must not do any thing or act if it may result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.

Rule 50. Payment of a Death Benefit

Explanation

The payment of a death Benefit may be made from the Member's Account or a Reserve. The Trustee may also be able to claim a Tax deduction for the payment of a death Benefit.

The following is to apply in relation to the payment of a death Benefit:

- 1. Where the Trustee has accepted a Binding Death Benefit Nomination the Trustee must pay out the Benefits as required under the Binding Death Benefit Nomination;*
- 2. Where the Trustee has received a Non-Binding Nomination for a deceased Member the Trustee, at its sole discretion may pay out Benefits in accordance with the nomination but otherwise may apply them to any person or Reserve provided the application does not jeopardise the Fund's Complying Self Managed Superannuation Fund status;*
- 3. Where the Trustee has received no nomination from the Member or where any nominations are invalid the Trustee, at its sole discretion, may pay out Benefits in accordance with the Nomination but otherwise may apply them to any person or Reserve provided the application does not jeopardise the Fund's Complying Self Managed Superannuation Fund status;*
- 4. Where the Trustee has received directions from the Member in relation to the Fund the Trustee, in its sole discretion may comply with the directions provided that any such compliance does not detrimentally affect remaining Member Accounts or result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.*

Rule

50.1. If a Member dies:

- (a) if the Member has not made a Binding Death Benefit Nomination the Trustee shall distribute, as a Benefit under Rule 42, the balance of the Member's Accounts to one or more of the Member's Dependants, the Member's Legal Personal Representative or any other Account in the Fund including another Member's Account or a Reserve as the Trustee in its absolute discretion may decide. In exercising that discretion the Trustee must consider but is not bound by any Non-Binding Death Benefit Nomination previously supplied by the deceased Member to the Trustee;
- (b) if the Member has made a Binding Death Benefit Nomination the Trustee shall distribute, as a Benefit under Rule 42, the balance of the Member's Accumulation Account to those persons, the Member's Legal Personal Representative or an Account of the Fund as the Member nominated and in the manner and form required under the Binding Death Benefit Nomination. However the Trustee is not required to pay out that part of any death Benefit under a Binding Death Benefit Nomination that may result in the Fund becoming insolvent.

50.2. Notwithstanding Rule 50.1 the Trustee is authorised to pay such additional amounts to a Dependant or the Legal Personal Representative of a deceased Member as the Trustee in its absolute discretion may decide, including an amount from a Reserve, provided the payment does not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.

- 50.3.** The Trustee may comply with any directions left by a Member in terms of the Fund at its sole discretion provided that any such direction does not detrimentally affect any remaining Member of the Fund.
- 50.4** The Trustee must not exercise any obligation or discretion imposed or conferred by this Rule if the exercise of that obligation or discretion would result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.

Conversion of Benefits

Explanation

Members in receipt of Benefits have the flexibility of converting their Benefits to another style of Benefit provided that such a conversion is allowed under the Act and does not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.

Rule 51. Conversion of a Lump Sum Benefit into a Pension Benefit

Rule

- 51.1.** At the request of a Member or, in the event of the Member's death, the Member's Dependant or Legal Personal Representative and subject to the Rules and the Act, the Trustee shall convert any Lump Sum Benefit payable to the Member into a Pension Benefit payable to the Member.
- 51.2.** The Member or, in the event of the Member's death, the Member's Dependant or Legal Personal Representative must notify the Trustee of the type of Pension as required under Rule 45 and the Trustee is to use the Lump Sum entitlement to fund any Pension.
- 51.3.** The Trustee may also apply any amount from a Fund Reserve for Pension purposes.

Rule 52. Commutation of a Pension Benefit into a Lump Sum Benefit or another Pension Benefit

Rule

- 52.1.** At the request of a Member or, in the event of the Member's death, the Member's Dependant or Legal Personal Representative and subject to the Rules and the Act, the Trustee shall commute part or the whole of any Pension Benefit payable to the Member into a Lump Sum or a new Pension Benefit payable to the Member, a Dependant or Legal Personal Representative of the Member.
- 52.2.** Prior to commuting the Pension the Trustee must determine the possible taxation consequences or commutation limits that may arise in relation to the commutation of the Pension Benefit and notify the Member, the Dependant or Legal Personal Representative of the Member of this information.
- 52.3.** In determining the possible taxation consequences or commutation limits the Trustee may seek the advice of a specialist.

Part Four: Winding up or Changing the Fund

Termination

Rule 53. Termination of the Fund

Explanation

On termination of the Fund the Trustee should:

Step One – have the Fund audited;

Step Two – determine the Market Value of the Fund's assets;

Step Three – determine if the cash assets of the Fund are sufficient to discharge the Fund's debts and liabilities. If not the Trustee shall determine which assets will be disposed of to obtain sufficient cash;

Step Four – pay out all expenses of the Fund including any Taxes, administration costs, government imposts, amounts due to Members, other expenses plus any expense incurred to wind up the Fund;

Step Five – declare a final distribution amount (being that amount that is equal to the value of the assets of the Fund less expenses paid).

Any final distribution amount may at the Trustee's discretion (and subject to the Act) be distributed by the Trustee to any of:

- (i) Members and former Members of the Fund;*
- (ii) relatives of any Member or former Member;*
- (iii) any Legal Personal Representative of a Member or former Member;*
- (iv) any other person;*
- (v) a charity or public benevolent institution.*

Rule

53.1. The Fund shall be wound-up and terminated on the first to occur of the date:

- (a) on which the Trustee resolves that the Fund should be wound up and terminated;
- (b) the Fund must be wound up for the purpose of the Act;
- (c) the Fund ceasing to have Members.

53.2. The Trustee shall on Termination Date:

- (a) dispose of assets of the Fund in order to have sufficient cash with which to meet any debts and liabilities of the Fund. The Trustee has discretion to determine which of the Fund's assets are to be disposed of;
- (b) pay out any debts and liabilities of the Fund;
- (c) determine to whom any Benefits are to be paid including former Members, trusts that former Members were beneficiaries of, the Legal Personal Representative of former Members or any other person. The Trustee retains sole discretion as to where Benefits are to be paid and how they are to be made including in-specie or cash Benefits and is to ensure that the payment of any Benefits does not breach the sole purpose test;

- (d) pay out any Benefits due by the Fund to the Members. The Trustee retains sole discretion as to how these amounts are to be paid including making an in-specie transfer of assets or cash amounts;

53.3. The Trustee may in its sole discretion pay out the balance of the Fund to such charities or public benevolent institutions as it might determine provided any such payment does not breach the sole purpose test or otherwise render the Fund a Non-complying Self Managed Superannuation Fund.

Amendments

Rule 54. The Trustee may amend the Deed or the Rules

Explanation

Given that constant changes are made to the Act it is important the Rules of the Fund can be amended so as to ensure continued compliance with the Act.

Rule

The Trustee may in its absolute discretion amend the Deed or the Rules (in whole or in part) by way of written resolution provided:

- (a) if there is more than one Member the change is authorised at a meeting of the Trustees or if the Trustee is a company, at a meeting of the directors of the Trustee Company;
- (b) any change to the Deed or the Rules does not result in the Fund becoming a Non-Complying Superannuation Fund or being in breach of the Act;
- (c) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member has in writing consented to any such amendment;
- (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible to be appointed as a Trustee unless the Rules then provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, or
- (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation.

Interpretation

Governing Law

Explanation

The governing law is simply that law which is to be applied by a court if the court is required to consider the Rules.

Rule 55. The governing law is to be nominated by the Trustee.

Rule

The Deed and the Rules are to be interpreted according to that law the Trustee nominates at any time or if the Trustee makes no nomination, according to the laws of New South Wales. Such nomination shall be made by written resolution of the Trustee.

Status of the Act

Rule 56. The Act is paramount

Explanation

The Act is defined in Rule 58 as the SIS Act, the various Income Tax Acts and regulations made pursuant to all of those acts. If the provisions of the Act are not adhered to the Fund might lose its status as a Complying Self Managed Superannuation Fund (with the result that it would not be concessional tax).

The Trustee might be subject to a fine or criminal penalty. This Rule is designed to protect the status of the Fund, both in the event that the Rules of the Fund and the provisions of the Act contain some unintentional inconsistency but more importantly, in case the provisions of the Act change (and it is almost certain that the provisions of the Act will change).

Rule

The Rules are subject to the Act. If there is any inconsistency between the provisions of the Act and the Rules the provisions of the Act shall prevail. The Trustee shall not act contrary to any provision of the Act.

Interpretation

Rule 57. Rules as to interpretation.

Rule

57.1. Explanations accompanying a Rule are for information and disclosure purposes only and may be taken into account in interpreting a Rule:

- (a) in considering the purpose or object underlying a Rule; or
- (b) to confirm that the meaning of a Rule is its ordinary meaning conveyed by its text taking into account the purpose or object underlying the Rule; or
- (c) in determining a Rule's meaning if the Rule is ambiguous or obscure; or

- (d) in determining the Rule's meaning if the ordinary meaning conveyed by its text, taking into account its context in the Rules and the purpose or object underlying the Rule leads to a result that is manifestly absurd or unreasonable.
- 57.2. A reference to any person or body shall include a reference to a company, references to its respective authorised officers, agents, delegates, successors, assigns, executors and administrators.
- 57.3. Words importing any one gender include all genders and words importing the singular number include the plural and vice versa.
- 57.4. In determining whether the Fund will or will not be a Complying Superannuation Fund or Self Managed Superannuation Fund the Trustee shall only consider whether or not any course of action to be followed by the Trustee in relation to the Fund would or would not cause the Fund not to be a Complying Superannuation Fund or Self Managed Superannuation Fund and must not take into account any discretion which might or might not be exercised by the Regulator.
- 57.5. A reference to a provision of an Act includes a reference to any similar provision in any successor Act.
- 57.6. A reference in these Rules to "pay" includes a reference to "credit" or "distribute".

Definitions

Rule 58. Definitions

In this Deed the following words or expressions have the meaning thereafter ascribed to them:

Act	The <i>SIS Act</i> , the <i>Income Tax Assessment Act 1936</i> , the <i>Income Tax Assessment Act 1997</i> , the <i>Corporations Act 2001</i> , the <i>Family Law Act 1975 (Part VIIIB)</i> , the <i>Social Security Act 1991</i> , the <i>Veterans' Entitlements Act 1986</i> , any successor acts and all regulations made pursuant to the foregoing acts.
Ancillary Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> .
Application Form	An application form as referred to at Rule 12.
Auditor	An auditor who is an Approved Auditor as defined in section 10(1) of the <i>SIS Act</i> or any successor Act or otherwise determined by the Regulator.
Approved Trustee	A trustee as approved by the Regulator pursuant to section 26 of the <i>SIS Act</i> .
APRA	The Australian Prudential Regulatory Authority or any successor authority to that authority.
Associate	A person who is an associate as defined by section 12 of the <i>SIS Act</i> .
Benefit	A benefit or entitlement payable by the Fund in cash or in kind.

Binding Death Benefit Nomination	A death benefit nomination made by a Member in accordance with Rule 14 that must be followed by the Trustee in the event of the Member's death.
Child Compliance Plan	Any person as defined for the purposes of the Act. A plan established for the purpose of Rule 40.
Constitutional Corporation	A body corporate which is <ul style="list-style-type: none"> (a) a trading corporation formed within the limits of the Commonwealth of Australia (within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i>), (b) a financial corporation formed within the limits of the Commonwealth of Australia (within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i>).
Complying Self Managed Superannuation Fund	A Fund which is a complying self managed superannuation fund for the purposes of section 42A of the <i>SIS Act</i> .
Core Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> .
Contributions	Amounts paid or transferred in cash or in kind to the Trustee for the benefit of a Member or Members.
Deed	The deed establishing the Fund as from time to time as amended.
Dependant	In relation to a person includes a financial dependant, the Spouse, any Child of the person and any other such person determined as a dependant for the purposes of the Act.
Earnings	The earnings of the Fund determined in accordance with Rule 33.
Financial Year	A year ended 30 June or that period of twelve months adopted by the Trustee as the Fund's financial year.
Fund	The Superannuation Fund established by the Deed.
Gainfully Employed	Activity in which a person is engaged for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Legal Personal Representative	The executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability or a person who holds an enduring power of attorney granted by a person.
Lump Sum Benefit	A Benefit which is payable to a Member pursuant to Rule 44.
Manager	The person or entity appointed by the Trustee to manage the Fund which may include the Trustee itself.
Market Value	The amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made: <ul style="list-style-type: none"> (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; (b) the sale occurred after proper marketing of the asset; (c) the buyer and seller acted knowledgeably and prudently in relation to the sale.
Member	Any person who is accepted by the Trustee as a member of the Fund and includes the Member's Legal Personal Representative.
Member's Account	An account established by the Trustee on behalf of a Member including a Member's Accumulation Account and a Member's Pension Account.
Member's Accumulation Account	A Member's Account established by the Trustee, the balance of which is the amount that can be paid to the benefit of a Member, their Dependant or Legal Personal Representative as a Lump Sum Benefit and / or a Pension Benefit.
Member's Benefit	The amount of a Benefit payable to a Member, their Dependant or Legal Personal Representative in the event of the Member's death as determined by the Trustee and may include any allocation by the Trustee from a Reserve to the benefit of the Member.
Member's Pension Account	A Member's Account established by the Trustee, the balance of which is determined by the Trustee as equal to such amount, as is required by an actuary, to fund any Pension paid to the benefit of a Member, their Dependant or Legal Personal Representative as a Pension Benefit.
Minimum Benefits	A Minimum benefit is that amount determined by the Trustee of the Fund as a minimum benefit for a Member pursuant to Part 5 of the <i>Superannuation Industry (Supervision) Regulations 1994</i> .

Non- Binding Death Benefit Nomination	A death benefit nomination as referred to in Rule 14 that is not binding upon the Trustee.
Non-Complying Self Managed Superannuation Fund	A superannuation fund that is not a Complying Self Managed Superannuation Fund.
Pension Benefit	A Benefit which is a pension as defined by Rule 59.
Permanent Incapacity Benefit	A Benefit payable pursuant to Rule 48.
Permanently Incapacitated	In relation to a Member means a Member who has ceased to be Gainfully Employed because of ill-health (whether physical or mental) where the Trustee is reasonably satisfied that that Member is unlikely, because of the ill health, ever again to be Gainfully Employed in any employment for which that Member is reasonably qualified by education, training or experience.
Prescribed Documents	Any documents that are prescribed documents for the purposes of the <i>SIS Act</i> .
Prescribed Information	Any information which is prescribed information for the purposes of the <i>SIS Act</i> .
Product Disclosure Statement	The product disclosure statement of which these Rules form part.
Regulated Superannuation Fund	A superannuation fund that is a regulated superannuation fund as defined within section 19 of the <i>SIS Act</i> .
Regulator	The Commissioner of Taxation or such other government body appointed to regulate a self managed superannuation fund as defined in section 10(1) of the <i>SIS Act</i> .
Related Party	A person who is a related party as defined in section 10(1) of the <i>SIS Act</i> .
Reserve	An account established by the Trustee in accordance with Rule 34.

Responsible Officer

- (a) a director of a company, or
- (b) a secretary of a company; or
- (c) an executive officer of a company.

Rules

The rules of the Fund.

Self Managed Superannuation Fund

A fund which is a “self managed superannuation fund” as defined in section 17A of the *SIS Act*.

SIS Act

The *Superannuation Industry (Supervision) Act 1993*.

SIS Regulations

The *Superannuation Industry (Supervision) Regulations 1994*.

Specified Work Test

Those conditions found in Part 6 of the *SIS Regulations* determining the time at which a person must be paid a Benefit from the Fund.

Solvency Plan

A plan established for the purposes of Rule 41.

Spouse

In relation to a person includes another person who, although not legally married to the person, lives with the person on a genuine domestic basis as the husband or wife of the person or such other person as the Act may allow or determine.

Standard-Employer-Sponsor

A person who is a standard-employer-sponsor as defined in section 16(2) of the *SIS Act*.

Superannuation Entity

- (a) a Regulated Superannuation Fund, or
- (b) an approved deposit fund, or
- (c) a pooled superannuation trust.

Tax

Any tax levied by any taxation law including any surcharge levied pursuant to the *Superannuation Contributions Tax Imposition Act 1997* (or any successor legislation).

Temporarily Incapacitated

In relation to a Member means a Member who has ceased to be gainfully employed, including a member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed, because of ill-health (whether physical or mental) but does not mean a Member who is Permanently Incapacitated.

**Temporary
Incapacity
Benefit**

A non-commutable income stream payable pursuant to Rule 47.

Termination Date

The date on which the Fund terminates.

**Total Member
Entitlements**

That amount equal to the total value of all Members' Accounts.

Trustee

A person or company appointed a trustee of the Fund under Rule 3.

Rule 59. Pension Definitions

Explanation

The Trustee may pay any pension authorised under the Act including those pensions defined in the SIS Regulations, the Social Security Act 1991 and the Veterans' Entitlements Act 1986 which include:

Complying Pension - *Includes a lifetime complying pension that meets the standards found in Regulation 1.06(2) of the SIS Regulations, a fixed term complying pension that meets the standards found in 1.06(7) of the SIS Regulations and a market linked pension that meets the standards of 1.06(8) of the SIS Regulations at the time of commencing the pension. The term also includes such other standards as may be required under the superannuation laws in respect of the trustee of the fund paying a complying pension.*

Allocated Pension - *Includes a pension that meets the standards found in Regulation 1.06(4) and 1.06(5) of the SIS Regulations at the time of commencing the pension. The term also includes such other standards as may be required under the superannuation laws in respect of the trustee of the fund paying an allocated pension.*

Flexi Pension - *Is a pension that may be offered by the trustee to members of the fund that is flexible as to term, pension payment and residual capital value provided it meets the standards laid down for the flexi pension in Regulation 1.06(6) of the SIS Regulations at the time of commencing the pension. The term also includes such other standards as may be required under the superannuation laws in respect of the trustee of the fund paying a flexi pension. A flexi pension includes a lifetime commutable pension and a fixed term commutable pension.*

Assets Test Exempt Pension *Is a pension that is exempt from the assets test to the extent provided under the social security and veterans' entitlement laws.*

A number of changes have been made precluding the Trustee of a Fund paying a defined benefit pension in certain circumstances including where the Fund was established after 11 May 2004. In such circumstances the Fund should limit any Pensions to Members to Allocated and Market Linked Pensions only. Otherwise the Fund may become a Non-Complying Self Managed Superannuation Fund. For those Funds in existence on or before 11 May 2004 a defined benefit pension can be commenced prior to 1 July 2005 provided it is paid in respect of the Member's retirement and the person was a Member of the Fund on or before 11 May 2004.

Given the danger of non-compliance the Trustee should ensure that they take advice from a qualified self managed superannuation fund adviser before commencing any Pension Benefit from the Fund.

Rule

A Pension Benefit for the purposes of the Fund is any series of payments including payments by way of property or in kind that are determined or held to be a Pension under any Act, law, court or otherwise and includes any Pension that meets the conditions of:

- (a) a lifetime complying pension pursuant to Regulation 1.06(2) and (3) of the *SIS Regulations*;
- (b) an allocated pension pursuant to Regulation 1.06(4) and (5) of the *SIS Regulations*;
- (c) a flexi pension pursuant to Regulation 1.06(6) of the *SIS Regulations*;

- (d) a fixed term complying pension pursuant to Regulation 1.06(7) of the *SIS Regulations*;
- (e) a market linked pension pursuant to Regulation 1.06(8) and (9) of the *SIS Regulations*;
- (f) a lifetime partially assets test exempt pension payable pursuant to Section 9A of the *Social Security Act 1991*;
- (g) a fixed term partially assets test exempt pension payable pursuant to Section 9B of the *Social Security Act 1991*;
- (h) a lifetime partially assets test exempt pension payable pursuant to Section 5JA of the *Veterans' Entitlements Act 1986*;
- (i) a fixed term partially assets test exempt pension payable pursuant to Section 5JB of the *Veterans' Entitlements Act 1986*;

provided the payment of any such pension does not result in the Fund becoming a Non-Complying Self Managed Superannuation Fund.

OTHEN SUPER FUND

BINDING DEATH BENEFIT NOMINATION

Member's Nomination:

I, Gavin James Othen
of 33 Godfrey Terrace Leabrook SA 5068
being a member of Othen Super Fund

HEREBY REVOKE all previous binding death benefit nominations made by me in relation to the above superannuation fund and NOMINATE the person/s at BENEFICIARY A (being my estate and/or my dependants) as my "Beneficiary/ies" in respect to my interest in the Fund whether held as a Member's accumulation or as a superannuation income stream ("Benefit").

I acknowledge my understanding that this Nomination will be binding on the Trustee.

BENEFICIARY A:

Table with 3 columns: Name of Beneficiary/ies, Relationship, % of Benefit. Row 1: ALISON CLAIRE OTHEN, spouse, 100%

If a person/s nominated at BENEFICIARY A does not survive me by thirty (30) days OR is no longer a valid dependant at the time of death in accordance with the definition contained within the Superannuation Industry Supervision Act 1993, I hereby direct the Trustees of the Fund to pay the remainder of my death benefit which is not payable to the beneficiary/ies nominated at BENEFICIARY A to the person/s nominated at BENEFICIARY B.

(If BENEFICIARY A is 100% payable to the member's estate then BENEFICIARY B does not need to be completed)

BENEFICIARY B:

Table with 3 columns: Name of Beneficiary/ies, Relationship, % of Benefit. (Empty table)

X [Signature] 20/1/2016
Sign here Signature of Nominating Member: Gavin James Othen Date

X [Signature] 20/1/2016
Sign here Signature of Witness Date

- Signed in my presence by Nomination Member who is either personally known to me or has satisfied me to his or her identity. I confirm that I am not a nominated person under this Nomination

X [Signature] 20/1/16
Sign here Signature of Witness Date

- Signed in my presence by Nomination Member who is either personally known to me or has satisfied me to his or her identity. I confirm that I am not a nominated person under this Nomination

Philip Mills
Print full name of witness

Chris Gill
Print full name of witness

Trustee Acknowledgement, Consent & Agreement:

We, the persons who constitute the trustee / the directors of the trustee of the Fund as at the date of this Nomination hereby acknowledge, consent and agree to be bound by this Nomination made by the Nominating Member:

X

Sign here

Signature of Trustee/Director of the Trustee : Gavin James Othen

Date

20/1/16

X

Sign here

Signature of Trustee/Director of the Trustee: Alison Claire Othen

Date

20/1/16

Disclaimer

Exelsuper Pty Ltd is confined to providing professional technical support and administration of Self Managed Superannuation funds incorporating accumulation and pension accounts and to provide assistance to Trustees of Self Managed Super Funds in their duties to comply with SIS legislation. Exelsuper Pty Ltd is not licensed to advise you on legal matters such as estate planning and accepts no responsibility for legal action resulting from invalid nominations. Whilst every care has been taken in assisting the trustees to implement a valid nomination, it is the Trustees duty to ensure that all binding nominations are valid and lawful. We therefore recommend that you consult a legal practitioner in relation to your wills, estate planning and Non Lapsing Binding Death Benefit Nominations. Exelsuper Pty Ltd is happy to provide a referral for such advice.

OTHEN SUPER FUND

BINDING DEATH BENEFIT NOMINATION

Member's Nomination:

I, Alison Claire Othen
of 33 Godfrey Terrace Leabrook SA 5068
being a member of Othen Super Fund

HEREBY REVOKE all previous binding death benefit nominations made by me in relation to the above superannuation fund and NOMINATE the person/s at BENEFICIARY A (being my estate and/or my dependants) as my "Beneficiary/ies" in respect to my interest in the Fund whether held as a Member's accumulation or as a superannuation income stream ("Benefit").

I acknowledge my understanding that this Nomination will be binding on the Trustee.

BENEFICIARY A:

Table with 3 columns: Name of Beneficiary/ies, Relationship, % of Benefit. Row 1: GAVIN JAMES OTHEN, SPOUSE, 100.

If a person/s nominated at BENEFICIARY A does not survive me by thirty (30) days OR is no longer a valid dependant at the time of death in accordance with the definition contained within the Superannuation Industry Supervision Act 1993, I hereby direct the Trustees of the Fund to pay the remainder of my death benefit which is not payable to the beneficiary/ies nominated at BENEFICIARY A to the person/s nominated at BENEFICIARY B.

(If BENEFICIARY A is 100% payable to the member's estate then BENEFICIARY B does not need to be completed)

BENEFICIARY B:

Table with 3 columns: Name of Beneficiary/ies, Relationship, % of Benefit. (Empty table)

X [Signature] Sign here
Signature of Nominating Member: Alison Claire Othen
Date 20/1/2016

X [Signature] Sign here
Signature of Witness
- Signed in my presence by Nomination Member who is either personally known to me or has satisfied me to his or her identity.
I confirm that I am not a nominated person under this Nomination
Date 20/1/2016

X [Signature] Sign here
Signature of Witness
- Signed in my presence by Nomination Member who is either personally known to me or has satisfied me to his or her identity.
I confirm that I am not a nominated person under this Nomination
Date 20/1/16

Phillip Mills
Print full name of witness

Chris Gill
Print full name of witness

Trustee Acknowledgement, Consent & Agreement:

We, the persons who constitute the trustee / the directors of the trustee of the Fund as at the date of this Nomination hereby acknowledge, consent and agree to be bound by this Nomination made by the Nominating Member:

X



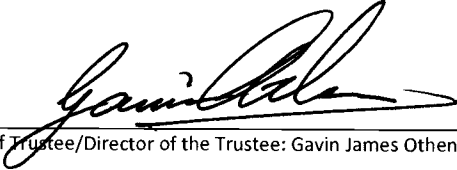
Sign here

Signature of Trustee/Director of the Trustee : Alison Claire Othen

20/1/16

Date

X



Sign here

Signature of Trustee/Director of the Trustee: Gavin James Othen

20/1/16

Date

Disclaimer

Exelsuper Pty Ltd is confined to providing professional technical support and administration of Self Managed Superannuation funds incorporating accumulation and pension accounts and to provide assistance to Trustees of Self Managed Super Funds in their duties to comply with SIS legislation. Exelsuper Pty Ltd is not licensed to advise you on legal matters such as estate planning and accepts no responsibility for legal action resulting from invalid nominations. Whilst every care has been taken in assisting the trustees to implement a valid nomination, it is the Trustees duty to ensure that all binding nominations are valid and lawful. We therefore recommend that you consult a legal practitioner in relation to your wills, estate planning and Non Lapsing Binding Death Benefit Nominations. Exelsuper Pty Ltd is happy to provide a referral for such advice.

Inquires 1300 300 630

Issue date 30 Oct 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 13203026

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 609 037 498
FOR G & A OTHER PTY LTD

REVIEW DATE: 30 October 22

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
SUITE 1 50-52 KING WILLIAM ROAD GOODWOOD SA 5034

2 Principal place of business
55A CHARLES STREET NORWOOD SA 5067

3 Officeholders

Name: GAVIN JAMES OTHERN
Born: NORTH ADELAIDE SA
Date of birth: 18/08/1959
Address: 55A CHARLES STREET NORWOOD SA 5067
Office(s) held: DIRECTOR, APPOINTED 30/10/2015; SECRETARY, APPOINTED 30/10/2015

Name: ALISON CLAIRE OTHERN
Born: ADELAIDE SA
Date of birth: 19/05/1962
Address: 55A CHARLES STREET NORWOOD SA 5067
Office(s) held: DIRECTOR, APPOINTED 30/10/2015

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	200	\$200.00	\$0.00

5 Members

These details continue on the next page

G & A OTHER PTY LTD ACN 609 037 498

Page 1 of 2

Company statement continued

Name: GAVIN JAMES OTHEN
Address: 55A CHARLES STREET NORWOOD SA 5067

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

Name: ALISON CLAIRE OTHEN
Address: 55A CHARLES STREET NORWOOD SA 5067

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

G & A OTHEN PTY LTD
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 30 Oct 22

G & A OTHEN PTY LTD

ACN 609 037 498

Account No. 22 609037498

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 30 Dec 22	\$59.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**G & A OTHEN PTY LTD**

ACN 609 037 498

Account No: 22 609037498



22 609037498

TOTAL DUE	\$59.00
Immediately	\$0.00
By 30 Dec 22	\$59.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296090374986



*814 129 0002296090374986 63

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-10-30	Annual Review - Special Purpose Pty Co	4X1471130480P A	\$59.00
	Outstanding transactions		
2022-10-30	Annual Review - Special Purpose Pty Co	4X1471130480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0903 7498 663

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2296090374986

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



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LAWYERS

L5, 400 King William St
Adelaide SA 5000

GPO Box 1018
Adelaide SA 5001

Tel (08) 8235 3000
Fax (08) 8232 0926

general@wallmans.com.au
www.wallmans.com.au

ABN 98 802 494 422

G & A OTHEN PTY LTD
ACN 609 037 498

(Trustee)

DEED AMENDING
OTHEN SUPER FUND

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THIS DEED is made on *Monday 9th November*

2015

BY

G & A OTHEN PTY LTD ACN 609 037 498 c/- Exelsuper Pty Ltd, Suite 1, 50 King William Road Goodwood SA 5034 (**Trustee**)

INTRODUCTION

A. Othen Super Fund (**Fund**) was established by a deed made on 29 November 2004 by Gavin James Othen and Alison Claire Othen as the trustee which is hereinafter referred to as the **Fund Deed**.

B. Rule 54 of the Fund Deed provides:

"Rule 54. The Trustee may amend the Deed or the Rules

Rule

The Trustee may in its absolute discretion amend the Deed or the Rules (in whole or in part) by way of written resolution provided:

- (a) if there is more than one Member the change is authorised at a meeting of the Trustees or if the Trustee is a company, at a meeting of the directors of the Trustee Company;
- (b) any change to the Deed or the Rules does not result in the Fund becoming a Non-Complying Superannuation Fund or being in breach of the Act;
- (c) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member has in writing consented to any such amendment;
- (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible to be appointed as a Trustee unless the Rules then provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, or
- (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation."

C. The Trustee is the current trustee of the Fund.

D. The Trustee is empowered to amend the Fund Deed from time to time.

E. The Trustee wishes to amend the Fund Deed to bring the governing rules of the Fund up to date with all relevant legislation.

F. The Trustee has formed the opinion that the amendments to the Fund Deed hereby effected are authorised by the Fund Deed.

TERMS

1. INTRODUCTION

The Trustee declares that the Introduction is true and correct in every material particular and shall form part of this Deed.

2. TRUSTEE OPINION

The Trustee declares that it has formed the opinion that the amendments to the Fund Deed hereby effected are authorised by the Fund Deed and the Trustee shall henceforth administer the trusts of the Fund on the terms and conditions of the Fund Deed as now amended.

3. AMENDMENT OF DEED

The Trustee, in accordance with rule 54 of the Fund Deed, amends the Fund Deed by deleting the provisions of the Fund Deed in their entirety and replacing them with the following new clauses 1 to 15 inclusive:

" 1. THE FUND

1.1 Name of Fund

The name of the Fund shall be **OTHER SUPER FUND**.

1.2 Establishment

The Fund was established on 29 November 2004 and shall be managed administered and applied in accordance with this Deed.

1.3 The Trustee

The Trustee shall be a sole trustee which is a constitutional corporation within the meaning of the Relevant Law or the Trustee shall be comprised of individuals in which case the primary purpose of the Fund shall be to provide old age pensions for the Members upon their retirement and for any other purposes which may be permitted under the Relevant Law from time to time.

1.4 Self Managed Superannuation Fund

The Trustee shall do all such things as may be necessary to establish and maintain the Fund as a Self Managed Superannuation Fund that is not a public offer fund (within the meaning of the Relevant Law).

2. DICTIONARY

Unless the context otherwise requires, in this Deed:

Actuary means a person who is a Fellow or an Accredited Member of the Institute of Actuaries of Australia or any suitably qualified person recognised as an actuary pursuant to the Relevant Law or a firm of such persons which may be appointed by the Trustee to advise in relation to the Fund;

Administrator means such entity or person which may be appointed by the Trustee to provide administration services to the Fund;

annuity means an annuity within the meaning of the Relevant Law;

Auditor means an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time;

Benefit in relation to a Member is a reference to a Member's interest in the Fund whether a benefit payable or able to be paid by the Trustee or a benefit to which the Member may become entitled in the future whether payable or to be payable from the Fund as a lump sum, pension, annuity or other style of benefit authorised to be paid by the Relevant Law;

clause means a clause of this Deed;

Condition of Release means in relation to a Member any condition of release within the meaning of the Relevant Law as it applies to Regulated Superannuation Funds from time to time;

Contributions means contributions to the Fund by or in respect of a Member in accordance with clause 10.1;

Current Pension Liabilities means current pension liabilities within the meaning of the income tax legislation and is a reference to the liabilities that have been assumed by the Trustee to pay pensions;

this Deed means these presents and any authorised alterations amendments and modifications thereto;

Dependant in relation to a Member means a dependant within the meaning of the Relevant Law and where there are multiple definitions of dependant the definition most suited to the context in which the term is used shall apply;

Eligible Contributor means any person or entity who or which is eligible to make superannuation contributions in respect of a Member in accordance with the Relevant Law;

Eligible Person means any person who is eligible to become a member of a Regulated Superannuation Fund under the Relevant Law;

Eligible Spouse means a person who is the spouse in relation to a Member in accordance with the Relevant Law;

Fund means the Fund constituted by this Deed;

Fund Account is a reference to any account maintained in relation to the Fund by the Trustee including Member Accounts and the General Reserve;

Fund Year means the period of twelve months ending on the thirtieth day of June in each year or such other period as the Trustee may determine to be applicable from time to time;

General Reserve is a reference to the Fund Account which may be maintained by the Trustee in accordance with clause 7.3;

legal personal representative means in relation to a person the executor of the will or the administrator of the estate of the person, the trustee of the estate of the person when under a legal disability, or a person who holds an enduring power of attorney granted by the person, or any such other person or entity who may qualify as a legal personal representative within the meaning of the Relevant Law from time to time but not including a trustee in bankruptcy for the person;

Member means a person who has been admitted to membership pursuant to clause 9, a pensioner or any person who is entitled to a Benefit under the Fund and **Members** shall have a like meaning except that a reference to the Members shall include, in relation to a Member suffering from legal incapacity, that Member's legal personal representatives or one of them as the Relevant Law may permit;

Member Account means in respect of a Member the Fund Account established and maintained pursuant to clause 7.1;

non-member spouse means the spouse in relation to a Member who has become subject to a payment split. A non-member spouse may or may not be a Member but for the purposes of a payment split the non-member spouse shall be deemed not to be a Member and the interest of the non-member spouse in the payment split and the said Member's Benefit shall be determined in accordance with this Deed subject to the requirements of the Relevant Law;

payment split means a payment split within the meaning of the Relevant Law;

pension is a reference to a contractual obligation on the part of the Trustee to make regular payments to a pensioner that is deemed by the Relevant Law to be a pension;

pensioner means a primary pensioner or reversionary pensioner who is currently entitled to a pension;

person includes any natural person, trustee, partnership or company;

primary pensioner means the person first becoming entitled to be paid a pension in accordance with clause 11.7 whether or not the person has previously been a Member;

Regulated Superannuation Fund means a superannuation fund which is a regulated superannuation fund within the meaning of the Relevant Law;

Relevant Law means the *Superannuation Industry (Supervision) Act 1993*, the *Superannuation Industry (Supervision) Regulations 1994*, the *Income Tax Assessment Act 1936*, the *Income Tax Assessment Act 1997* and the *Income Tax Regulations* and any other statute regulation or law (including the common law) relating or applicable to Regulated Superannuation Funds within the meaning of the above legislation or laws;

residual capital value in relation to a pension means a capital amount payable on the termination of the pension as a term and condition attaching to the pension contract as between the Trustee and the pensioner;

Responsible Authority means any one or more of the Australian Prudential Regulation Authority, Australian Taxation Office, Australian Securities and Investments Commission or any other governmental authority responsible for administering the laws, regulations or any other rules governing the operation of Regulated Superannuation Funds;

reversionary pensioner means a Dependant in relation to a primary pensioner who becomes entitled to a pension under the Fund in succession to the primary pensioner;

Self Managed Superannuation Fund means a self managed superannuation fund within the meaning of the Relevant Law;

Superannuation Entity means any regulated superannuation fund, approved deposit fund, exempt public sector superannuation scheme or retirement savings account within the meaning of the Relevant Law;

Tax includes income tax, land tax, stamp duty and any other tax impost or duty;

Trustee means the Trustee for the time being of the Fund whether original or substituted and in instances where there is more than one Trustee the expression "Trustee", where it appears in this Deed, shall mean all the trustees.

3. INTERPRETATION

3.1 Defined Words

For convenience, words and phrases defined in this Deed are indicated by capital letters, but the absence of a capital letter shall not alone imply that the word or phrase is used with a meaning different from that given by a definition.

3.2 Severance and Reading Down

3.2.1 If any provision of this Deed or any part thereof is void or invalid under the Relevant Law then such provision or part thereof shall be valid, binding and enforceable to the full extent permitted by the Relevant Law and shall be read down and severed accordingly.

3.2.2 Each provision of this Deed shall be construed as a separate and severable provision so that if any such provision is severed in accordance with clause 3.2.1 the remainder of the Deed shall be read and construed as if the severed provision had not been contained in the Deed notwithstanding any consequential alteration to the meaning or construction of that provision that may result from the severance.

3.3 Governing Law

This Deed shall be governed and construed and shall take effect in accordance with the laws of the State or Territory of principal residence or registered office (as the case may be) of the Trustee. The Trustee shall accept the jurisdiction of the Courts of that State or

Territory provided that, if this Deed or any rights of any person hereunder shall lawfully be affected by any law custom or practice of the Commonwealth of Australia or of any other State or Territory, then this Deed shall have effect subject to that law custom or practice and the Trustee shall be empowered to determine and to adjust the rights, Contributions and Benefits to and in respect of that person to the extent necessary to comply therewith.

3.4 Meetings

The Members, the Trustee or directors of the Trustee may transact business or attend to their respective rights, duties and obligations arising in accordance with this Deed and the Relevant Law by such means as they consider appropriate and for the purpose of effectuating such matters may convene meetings and pass resolutions to evidence their respective decisions.

4. THE TRUSTEE

4.1 Number of Trustees

4.1.1 Where the Trustee is comprised of natural persons there may be any number of such persons appointed to the office of Trustee subject to the requirements of the Relevant Law and clause 4.2.4.

4.1.2 Where the Trustee is a corporation the Trustee shall be a sole Trustee which is a constitutional corporation within the meaning of the Relevant Law and shall be constituted in accordance with clause 4.2.4.

4.2 Appointment and Removal of Trustee

4.2.1 The Members shall have the right to appoint and remove any Trustee whether by deed or by written resolution and any person or entity appointed as a Trustee shall consent in writing to their appointment as required by the Relevant Law.

4.2.2 A Trustee shall cease to be a Trustee if the Trustee:

- (a) resigns the office by notice in writing to the Members; or
- (b) being a natural person, dies; or
- (c) being a natural person, becomes incapable of performing the person's duties hereunder; or
- (d) being a corporation enters into liquidation or a receiver or receiver and manager of the property of the Trustee is appointed; or
- (e) is removed from office by the Members pursuant to the provisions of clause 4.2.1; or

- (f) otherwise becomes a disqualified person within the meaning of the Relevant Law.

4.2.3 In the event of a vacancy in the office of Trustee a new Trustee may be appointed in accordance with clause 4.2.1 within such time as may be prescribed by the Relevant Law.

4.2.4 In the event the Relevant Law prescribes standards in relation to members of Self Managed Superannuation Funds being required to be trustees or directors of the trustee the Trustee shall be constituted in accordance with and adhere to such standards and to the extent of any inconsistency between this Deed and those standards those standards shall apply.

4.2.5 Subject to the requirements of the Relevant Law and clause 4.2.6:

- (a) upon the death of a Member, the legal personal representative of the Member may take the place of the Member as a Trustee or as a director of the Trustee for such period as authorised by the Relevant Law;
- (b) any legal personal representative of a Member may be appointed as a Trustee or director of the Trustee in substitution for the Member during any period when the Member is under a legal disability;
- (c) any person may be appointed as a Trustee or director of the Trustee in substitution for the Member subject to such person holding an enduring power of attorney from the Member;
- (d) where a Member is a minor then a parent or guardian of the Member may be appointed as a Trustee or director of the Trustee in the place of the minor.

4.2.6 The appointment of a person as a Trustee or as a director of the Trustee in accordance with clause 4.2.5 shall take effect as follows:

- (a) in the case of the appointment of a person as a Trustee the appointment shall be effected by a deed or a written agreement between the person and the other persons constituting the Trustee;
- (b) in the case of the appointment of a person as a director of the Trustee the appointment shall be effected in accordance with the requirements of the constitution of the Trustee;
- (c) any one or more persons may be appointed as a Trustee or as a director of the Trustee in accordance with clause 4.2.5.

4.3 Fund Vested in Trustee

The Fund shall be vested in the Trustee and managed by the Trustee upon the terms and conditions of this Deed and no Member shall have a beneficial interest in any property of the Fund except that if clause 7.2.1(f) applies then the Member shall have an interest in the Fund evidenced by the segregation of the asset or assets by the Trustee in favour of the Member.

4.4 Powers of Trustee

In addition to the powers which the Trustee has at law and which are otherwise granted to the Trustee by this Deed the Trustee shall have the following powers:

- 4.4.1 to enter into and execute all contracts, deeds and documents and do all acts, matters or things which the Trustee may deem expedient for the purpose of securing the benefits to be provided by or from the Fund and for otherwise giving effect to the authorities, powers and discretions conferred on the Trustee by this Deed;
- 4.4.2 to purchase or otherwise acquire and to sell or otherwise dispose of property of the Fund and to take property on lease for the purposes of the Fund and to lease out any property of the Fund on such terms and conditions as the Trustee thinks fit;
- 4.4.3 to appoint such persons or entities as the Trustee considers appropriate from time to time to provide services in connection with the management and administration of the Fund and to appoint such persons or entities for permanent, temporary or special purposes as appropriate;
- 4.4.4 to insure or reinsure any risks, contingencies or liabilities of the Fund, the Trustee and/or the Members and their Dependants;
- 4.4.5 to institute, conduct, defend, compound or abandon any legal proceedings concerning the affairs of the Fund and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demands by or against the Fund;
- 4.4.6 to make and give receipts and releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
- 4.4.7 to open bank accounts and to retain on current or deposit account at any bank such money as it considers proper and to make rules for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;

- 4.4.8 to lend or advance moneys whether secured by mortgage or on such other terms and conditions as the Trustee may determine;
- 4.4.9 to pay Fund expenses out of such Fund Accounts as the Trustee may determine in accordance with clause 10.2;
- 4.4.10 to borrow as provided for by clause 8.4 or as the Trustee may otherwise determine;
- 4.4.11 to determine who shall be entitled to sign on the Fund's behalf; receipts, acceptances, endorsements, releases, contracts and documents;
- 4.4.12 to pay Benefits out of the Fund to persons entitled thereto;
- 4.4.13 in the case of the mental or physical incapacity of a Member to pay or apply the Benefit or any part thereof at the Trustee's discretion to or for the benefit of the Member, any legal personal representative of the Member or any Dependants of the Member in accordance with the provisions of this Deed;
- 4.4.14 to take and act upon the advice and opinion of any legal practitioner whether in relation to interpretation of this Deed or any other document or statute or as to the administration of the trusts hereof or upon the advice or opinion of any medical practitioner or any investment or financial adviser or any other professional person without being liable to any Member or Dependant or any legal personal representative of any of them in respect of any act done by them in accordance with such advice or opinion;
- 4.4.15 to make an election that the Fund be a Regulated Superannuation Fund;
- 4.4.16 to request provision of a Member's Tax File Number;
- 4.4.17 to determine not to accept Contributions for whatever reason, in respect of a Member where, in the opinion of the Trustee, the receipt of such contributions would be contrary to the Relevant Law;
- 4.4.18 to refund any amount paid to the Trustee (including any amount purported to be a Contribution) in respect of a Member where such payment has been receipted in error and in that event the Trustee shall be deemed to have only ever held such payment on constructive and separate trusts for the payer and not as an accretion to the Fund;
- 4.4.19 generally to exercise or concur in exercising all the powers and discretions contained in this Deed or otherwise by law conferred notwithstanding that any person being a Trustee or a relative of a Trustee or a director or shareholder of a Trustee or a relative of a director or shareholder of a Trustee hereof has or may have a direct or indirect personal interest

(whether in his/her personal capacity or as trustee of any other settlement or as a director or shareholder or member or partner of any company or partnership or as a unitholder in any unit trust or as a beneficiary of any discretionary trust or otherwise howsoever) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion;

- 4.4.20 to delegate in writing the exercise of all or any of the powers or discretionary authorities hereby conferred by this Deed or otherwise by law on the Trustee and execute any powers of attorney or other instruments necessary to effectuate such purpose;
- 4.4.21 to give indemnities to or on behalf of any person the Trustee thinks fit;
- 4.4.22 to do any act, matter or thing that the Relevant Law authorises or permits the Trustee to do notwithstanding any inconsistent provision or the absence of a specific power in this Deed;

provided however that the Trustee in the exercise of any power hereby granted shall have regard to and conform with any standard prescribed by the Relevant Law.

4.5 Delegation

The Trustee may from time to time delegate to any person including any individual Trustee or director of the Trustee as the case may be such powers, discretions and authorities relating to the management and administration of the Fund as the Trustee may think fit. The Trustee shall have the power to remove any delegate appointed in accordance with this clause 4.5 at any time.

4.6 Liability of Trustee

- 4.6.1 Subject to clause 4.6.3 a Trustee shall not incur any personal liability for anything done or omitted to be done by the Trustee as trustee except in respect of any fraud or wilful misconduct on the part of such Trustee.
- 4.6.2 A Trustee shall not in any circumstance be entitled to indemnity, reimbursement or recompense from any Member and no Member shall be liable for the debts or other obligations of the Fund except in the case of an express personal guarantee that might be given by a Member in connection with a borrowing by, or other liability of, the Trustee subject to such guarantee not breaching this Deed or the Relevant Law.
- 4.6.3 The Trustee may not be exempted from liability under clause 4.6.1 if to be so exempted would be contrary to the Relevant Law.

4.7 Indemnity

4.7.1 The Trustee shall be entitled to be indemnified out of the assets of the Fund which indemnity shall apply as against liabilities incurred by the Trustee in consequence of the exercise by it of its powers, authorities and discretions under this Deed and at law generally except that the Trustee may not be indemnified where that would be contrary to the Relevant Law.

4.7.2 A reference to "the Trustee" in clause 4.7.1 shall be interpreted as including a reference to any person who may be a director of the Trustee.

4.7.3 No beneficiary of the Fund including a Member shall be liable to indemnify contribute to or reimburse the Trustee or a director of the Trustee or any creditor of the Trustee or any other person claiming against or through the Trustee notwithstanding any rule of law or equity to the contrary and the liability of any such beneficiary shall be limited to that beneficiary's interest (if any) in the Fund.

4.8 Custodian Trustee/Nominee

The Trustee shall have the power to appoint, on such terms as it considers appropriate (including the giving of indemnities), a custodian or nominee for the purpose of holding the legal title to one or more Fund assets.

4.9 Trustee Remuneration

No Trustee or any director of the Trustee, where the Trustee is a company, shall be entitled to receive any remuneration from the Fund or from any person (including a body corporate) for any duties or services performed by the Trustee/director of the Trustee, as the case may be, in relation to the Fund unless such remuneration is not contrary to the Relevant Law.

5. SERVICE PROVIDERS

The Trustee may appoint such service providers as it considers necessary for the administration of the Fund subject to the requirements of the Relevant Law and the Trustee may pay and indemnify itself out of the Fund for all the fees and charges of such service providers.

6. FINANCIAL STATEMENTS AND INFORMATION TO MEMBERS

6.1 Financial Statements

The Trustee shall cause financial statements to be prepared for the Fund in accordance with standard accounting practice and the requirements of the Relevant Law.

6.2 Audit

The Trustee shall appoint an Auditor to undertake audits of the Fund in accordance with the requirements of the Relevant Law.

6.3 Information for Members

The Trustee shall provide such information about the Fund to the Members as it considers appropriate but otherwise shall only be required to provide information in accordance with the requirements of the Relevant Law.

7. ACCOUNTS

7.1 Member Account

The Trustee shall establish and maintain a Member Account in respect of each Member (and each Member's interest in the Fund as appropriate) and the Trustee shall credit and debit amounts to each account as provided for by this Deed and as it may otherwise determine.

7.2 Separate Accounts and Segregation

7.2.1 The Trustee may maintain separate accounts within each Member's Member Account on such basis as it may consider appropriate including for the purposes of:

- (a) differentiating between benefits funded by the Member and an Eligible Contributor;
- (b) differentiating between preserved and non-preserved benefits within the meaning of the Relevant Law;
- (c) identifying minimum benefits within the meaning of the Relevant Law;
- (d) identifying those assets or amounts in respect of the Member which are funding Current Pension Liabilities;
- (e) enabling more than one pension to be arranged in respect of a Member;
- (f) creating an interest in the Fund in favour of the Member which may be evidenced by the Trustee setting aside assets or fractions of assets as being referable to any one or more Members and so as to evidence the interest of such Member or Members in the Fund.

7.2.2 If the Trustee is in receipt of an in specie contribution in respect of a Member in accordance with clause 10.1.7 then the relevant asset or assets may be segregated in favour of the Member.

7.2.3 If the Trustee commences to pay a pension:

- (a) the Trustee may segregate assets of the Fund for the purpose of such assets supporting the Fund's Current Pension Liability referable to the pension;
- (b) the Trustee shall ensure that the amount applied to fund the pension is equivalent to the value of the assets which are segregated and the Trustee may determine to desegregate assets which have been segregated subject to segregating non-segregated assets of equivalent value;
- (c) where a pension has been commenced the Trustee may determine in its discretion to commence or cease (as the case may be) the segregation of assets provided that is authorised by the Relevant Law.

7.3 General Reserve

7.3.1 The Trustee may maintain an account to be known as the General Reserve which may be credited with any of the following amounts:

- (a) any amount forfeited pursuant to clause 11.5 or any amount arising in accordance with clause 11.7.9; or
- (b) any amount allocated in accordance with clause 7.9.3 or allocated out of the amount to be appropriated in accordance with clause 7.5.1 from time to time.

7.3.2 In determining to allocate an amount to be appropriated in accordance with clause 7.5.1 as provided for by clause 7.3.1(b) the Trustee may allocate for whatever purposes it considers appropriate subject to the requirements of the Relevant Law which purposes may include reducing any volatility in the earnings rate of the Fund from time to time.

7.3.3 The Trustee may draw on the amount standing to the credit of the General Reserve from time to time for such purposes as the Trustee considers appropriate including for the following purposes:

- (a) crediting amounts to one or more of the Members' Member Accounts;
- (b) paying Fund expenses in accordance with clause 10.2;
- (c) paying premiums on any insurance policy which is not held in connection with a Member Account as provided for by clause 7.9;
- (d) funding an anti-detriment payment in accordance with clause 11.3.8;

- (e) funding a Benefit in accordance with clause 11.11 on what might be described as a self insurance basis.

7.3.4 The Trustee may in addition to maintaining a General Reserve in accordance with this clause 7.3 determine to maintain any other style of Fund reserve or account as it considers appropriate from time to time but subject to the requirements of the Relevant Law.

7.4 General Reserve Strategy

In addition to the Trustee's obligation to maintain an investment strategy for the Fund in accordance with clause 8.2.1 if there is at any time an amount standing to the credit of the General Reserve then the Trustee shall formulate and give effect to a strategy for the prudential management of the General Reserve which shall be consistent with the strategy adopted for the purposes of clause 8.2.1 and which shall address the Trustee's capacity to discharge its liabilities on account of the Fund as and when such liabilities arise.

7.5 Allocation of Earnings

7.5.1 At the end of each Fund Year the Trustee shall credit or debit, as the case may be, an amount to each Member's Member Account and the General Reserve (if applicable) on account of the Fund's net earnings (including unrealised gains) in respect of the Fund Year.

7.5.2 All allocations between the Members pursuant to this clause 7.5 shall be on a fair and equitable basis in accordance with the Relevant Law and if the Trustee has segregated assets in accordance with clause 7.2.2 the Fund's earnings referable to those assets shall be allocated to the relevant Member's Member Account.

7.5.3 If a Member's Benefit becomes payable in whole or in part at any time the Trustee shall credit or debit, as the case may be, an amount to the Member's Member Account in respect of the period from the end of the most recent Fund Year to the date of payment of the Benefit as if the date of payment of the Benefit was the end of a Fund Year for the purposes of clause 7.5.1.

7.6 Revaluations/Solvency

The assets of the Fund shall be revalued by the Trustee at the end of each Fund Year or at such other times as the Trustee may consider appropriate and on such basis as the Trustee determines provided that the timing and basis of such revaluation is in accordance with the Relevant Law and provided further that revaluations are undertaken and amounts are debited or credited to the Members' Member Accounts and the General Reserve as may be required to ensure the Fund remains solvent in accordance with the Relevant Law.

7.7 Tax

If the Trustee becomes liable for Tax in respect of Contributions, earnings or other accretions to the Fund the Trustee may deduct the amount of Tax assessed out of the income of the Fund and if the income of the Fund from time to time is insufficient to make payment of the amount assessed the Trustee may debit the Members' Member Accounts on whatever basis the Trustee considers to be fair and reasonable so as to satisfy such Tax liability.

7.8 Payment Split

If a Member becomes subject to a payment split then:

- 7.8.1 the Trustee shall issue such notices to the Member and non-member spouse as may be required by the Relevant Law;
- 7.8.2 the Trustee shall determine the payment split amount to be debited against the Member's Member Account and to be credited in favour of the non-member spouse;
- 7.8.3 the non-member spouse may request that the Trustee credit the payment split amount to a Member Account in respect of the non-member spouse either on account of the non-member spouse already being a Member or on account of the non-member spouse applying to become a Member;
- 7.8.4 the Trustee shall not be bound by a non-member spouse's request in accordance with clause 7.8.3 and may determine to roll over or transfer the payment split amount to another Superannuation Entity nominated by the non-member spouse or otherwise may transfer the amount to an eligible rollover fund within the meaning of the Relevant Law;
- 7.8.5 if the non-member spouse or the Member requests that the Trustee rollover or transfer the payment split amount to another Superannuation Entity then the Trustee shall be bound and act on such request;
- 7.8.6 if the non-member spouse is not a Member or is not admitted as a Member but:
 - (a) the non-member spouse satisfies a Condition of Release;
 - (b) a pension is being paid to the Member in relation to the non-member spouse in accordance with clause 11.7; or
 - (c) the payment split amount is derived entirely from a non-restricted non-preserved benefit (within the meaning of the Relevant Law) of the applicable Member;

then the non-member spouse may request that some or all of the payment split amount be paid as a lump sum and the

Trustee may pay a lump sum benefit in accordance with that request.

7.9 Insurance

- 7.9.1 The Trustee shall have the power to effect a policy of life or other like insurance which insurance may be held in suspense and not in connection with any Member's Member Account subject to the requirements of the Relevant Law.
- 7.9.2 Premiums in respect of any insurance policy held in accordance with clause 7.9.1 shall only be funded out of the General Reserve.
- 7.9.3 Proceeds of any insurance policy held in accordance with this clause 7.9 shall be held for allocation by the Trustee as it considers appropriate including for the following purposes:
- (a) crediting an amount to one or more Member Accounts;
 - (b) funding an anti-detriment payment in accordance with clause 11.3.8;
 - (c) crediting an amount to the General Reserve;
 - (d) funding a Benefit payable in accordance with clause 11.11.

8. INVESTMENTS

8.1 The Assets

The following property and the property from time to time representing the same together with the referrable earnings shall constitute the assets of the Fund, namely:

- 8.1.1 Contributions;
- 8.1.2 any moneys or property transferred to the Fund in respect of a Member in accordance with clause 9.3; and
- 8.1.3 any other moneys or property received or receivable by the Trustee for the purposes of the Fund.

8.2 Investment Strategy

- 8.2.1 Subject to the requirements of the Relevant Law the Trustee shall formulate and give effect to a written investment strategy having regard to the whole of the circumstances of the Fund including but not limited to:
- (a) the risk involved in making, holding and realising and the likely returns of the Fund's investments having regard to its objectives and expected cash flow requirements;

- (b) the composition of the Fund's investments including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements; and
- (d) the ability of the Fund to discharge its existing and prospective liabilities.

8.2.2 If the Trustee invests in what are known as derivative investments the Trustee shall review the Fund's investment strategy and consider the need for a risk management statement to be formulated and given effect to in accordance with the Relevant Law.

8.3 Investments Authorised

The Trustee shall invest the assets of the Fund from time to time in any investment which the Trustee could make acting personally and not as the Trustee subject to the Trustee's written investment strategy adopted in accordance with clause 8.2 and subject further to the investment standards imposed by the Relevant Law.

8.4 Borrowing

The Trustee may borrow or raise money (including on the basis of what is known as a limited recourse borrowing arrangement pursuant to which a nominee holds the legal title to an asset in connection with a limited recourse borrowing of the Trustee) up to such amount as the Trustee thinks proper and may secure the payment or repayment thereof by charge or mortgage over all or any of the assets of the Fund or in such other manner as it shall think fit subject to the requirements of the Relevant Law.

9. ENTRANCE TO FUND

9.1 Eligibility

Membership of the Fund is confined to Eligible Persons at the discretion of the Trustee.

9.2 Admission of Members

The Trustee may determine the basis on which an Eligible Person is to be admitted to membership of the Fund and the Trustee may require such an Eligible Person to complete an application for membership in such form as it may determine and the Eligible Person shall become a Member upon being admitted to membership by the Trustee. The Trustee may require the Eligible Person to provide their Tax File Number as a precondition to being admitted as a Member.

9.3 Transfer from Another Fund

The Trustee may make arrangements with the trustee of any Superannuation Entity of which the Member is a member for the transfer of any assets or moneys to the Fund in respect of the Member which assets or moneys shall be credited to the Member's Member Account provided that if any of the said assets or moneys have been required to be preserved in accordance with the requirements of the Relevant Law the Trustee shall preserve those assets or moneys in like manner.

9.4 Member Bound by Deed

Notwithstanding that a Member may have failed to make any declaration upon or in conjunction with becoming a Member a Member shall by virtue of becoming a Member be deemed to have agreed to be bound by this Deed.

9.5 Nomination of Beneficiary

The Trustee may require the Member to complete a death benefit nomination or some other like nomination which requires the Member to nominate the person or persons who may benefit in the event of the Member's death.

10. CONTRIBUTIONS AND EXPENSES

10.1 Contributions

- 10.1.1 Contributions by the Member shall be of such amount or at such rates as shall be agreed upon by the Member and the Trustee from time to time.
- 10.1.2 The Trustee may accept Contributions by an Eligible Contributor in respect of a Member at such times and in such manner as the Trustee deems appropriate from time to time.
- 10.1.3 The Trustee may accept Contributions by an Eligible Spouse in respect of a Member at such times and in such manner as the Trustee determines.
- 10.1.4 The Trustee may accept a payment in respect of a Member which is the whole or any part of a shortfall component within the meaning of the Superannuation Guarantee (Administration) Act 1992 and shall credit the same to the Member Account of the Member.
- 10.1.5 The Trustee may accept Contributions in respect of a Member from the Government whether by way of Government co-contributions or otherwise.
- 10.1.6 The Trustee may accept by way of Contribution in respect of the Member any other amount or amounts authorised by the Relevant Law including Contributions in connection with structured settlements and orders for personal injuries and in connection with certain non-assessable capital gains.

- 10.1.7 The Trustee may in its absolute discretion accept any Contribution in respect of a Member by way of a transfer of an asset in specie which Contribution shall be credited to the Member's Member Account in accordance with clauses 7.1 and 7.2.
- 10.1.8 Notwithstanding any other provision of this Deed the Trustee shall not accept:
- (a) a Contribution by or in respect of a Member unless the Contribution is authorised by the Relevant Law;
 - (b) a Contribution by or in respect of a Member that would, if receipted as a Contribution, result in what is known as the non-concessional contributions cap in respect of the Member being exceeded and in addition the Trustee shall in its absolute discretion have the ability not to accept any other category of Contribution other than what is known as a mandated employer contribution.
- 10.1.9 The Trustee may hold any Contribution by or in respect of a Member in accordance with this clause 10.1 in suspense on a temporary basis as it may determine in its absolute discretion except that any such Contribution held in suspense shall be allocated to the Member's Member Account in accordance with clause 7.1 within such time frame as may be prescribed by the Relevant Law.

10.2 Fund Expenses

The Trustee shall pay out of the Fund all costs, expenses, disbursements, commissions, fees, taxes, management charges and other proper outgoings incurred in the gaining or production of the Fund income and in connection with the administration of the Fund. The Trustee may charge expenses of the Fund against one or more Fund Accounts including Member Accounts and the General Reserve (if applicable) subject to the Trustee being satisfied that the charging of the Fund's expenses and outgoings is fair and equitable as between the Members and subject further to the requirements of the Relevant Law.

10.3 Contribution Splitting

- 10.3.1 The Trustee may effect the splitting of Contributions made by or in respect of a Member by way of rollover, transfer or allotment in favour of the Member's spouse upon application from the Member in the prescribed form;
- 10.3.2 Where a Contribution split is effected by way of rollover or transfer the amount shall be applied in accordance with clause 14.2;
- 10.3.3 Where a Contribution split is effected by way of allotment the split amount shall be debited from the Member's Member

Account and credited to the Member Account of the Member's spouse.

11. BENEFITS

11.1 Occurrence of Condition of Release

- 11.1.1 Upon the occurrence of a Condition of Release in relation to a Member the Member's Benefit may become payable in whole or in part subject to the requirements of the Relevant Law.
- 11.1.2 The amount of the Member's Benefit shall be calculated as an amount not exceeding the amount standing to the credit of the Member's Member Account at the time the Benefit is paid or applied for the Member's benefit and the Trustee may:
- (a) pay the Benefit to the Member in a lump sum; or
 - (b) apply the Benefit to the acquisition of an annuity; or
 - (c) apply the Benefit or segregate assets equivalent in value to the Member's Benefit in accordance with clause 7.2.3 for the purposes of paying a pension for the benefit of the Member in accordance with clause 11.7;

except that the Trustee may only apply the Member's Benefit in one or more of the ways mentioned in clause 11.1.2, if that does not breach the requirements of the Relevant Law and except further that if a Member's Benefit is or has become subject to a payment flag within the meaning of the Family Law Act 1975 (Cth) then the Member's Benefit shall only become payable subject to the terms and conditions of the flag and then shall only become payable subject to the requirements of the Relevant Law.

11.2 Voluntary and Compulsory Payment of Benefits

In the event that a Member becomes entitled to be paid a Benefit the Member may advise the Trustee of the Member's preference not to be paid such Benefit and the Trustee may in its absolute discretion apply such Benefit either in whole or in part to or for the benefit of the Member at that or any later time in any of the ways specified in clause 11.1 subject to any proposed payment or application of the Member's Benefit not breaching the Relevant Law except that the Member's Benefit must be paid or applied for the Member's benefit in accordance with this Deed as soon as practicable following the death of the Member.

11.3 Payment of Death Benefits and Member Nominations

- 11.3.1 If a Member dies then a Benefit calculated in accordance with clause 11.1 shall be payable as a lump sum, annuity and/or pension as the Trustee sees fit.

- 11.3.2 Notwithstanding that the Trustee may not require a Member to make a death benefit nomination in accordance with clause 9.5 a Member may make a written nomination of beneficiaries to take effect upon the death of the Member which will be expressed as either not binding the Trustee or as binding the Trustee whether on a lapsing or non-lapsing basis subject in each case to such written terms and conditions as the Trustee may determine to prescribe in relation to that nomination.
- 11.3.3 If a Member makes a non-binding nomination then on the Member's death the Trustee shall have regard to the nomination but shall not be bound by it and shall not be required to provide reasons for the manner of the exercise of its discretion as to the application of the Benefit.
- 11.3.4 If a Member makes a binding nomination then on the Member's death the Trustee shall apply the Benefit in accordance with the nomination provided the nomination remains valid.
- 11.3.5 If a Member has not made a nomination or the nomination is invalid then on the Member's death the Trustee may pay or apply the Member's Benefit to one or more of the Member's Dependants and/or legal personal representatives and if a Member has one or more Dependants the Trustee may pay or apply the Benefit to one or more of such Dependants and to the exclusion of such of them as the Trustee may determine in its absolute discretion.
- 11.3.6 If there are no Dependants or legal personal representatives in relation to a deceased Member then the Trustee may pay the Member's Benefit to one or more individuals or as otherwise authorised by the Relevant Law.
- 11.3.7 In the case of a Member entitled to one or more pension interests under the Fund this clause 11.3 shall not apply in respect of such interest/s on the Member's death but only where there are written rules governing the pension interest which expressly provide for the manner of application of the assets/amounts held referable to the Member with respect to such pension interest on death.
- 11.3.8 The Trustee may determine to increase the Member's Benefit on death by what is known as an anti-detriment payment as provided for by the *Income Tax Assessment Act 1997* which anti-detriment payment may be funded in accordance with clauses 7.3.3(d) and 7.9.3(b) or as otherwise authorised by the Deed or the Relevant Law.
- 11.3.9 A Member's Benefit payable on the Member's death in accordance with this clause 11.3 may be paid in any one or more of the following ways subject to any rules prescribed in relation to a pension or death benefit nomination as follows:

- (a) to the extent the Member's Benefit is represented by one or more Current Pension Liabilities the relevant pension or pensions shall be applied in accordance with the terms of any such pension rules as a reversionary pension to one or more Dependants of the deceased or as a lump sum superannuation death benefit in accordance with this clause 11.3;
- (b) to the extent the Member's Benefit is not represented by Current Pension Liabilities the Member's Benefit may be applied subject to any nomination made in accordance with this clause 11.3 as a pension for one or more Dependants of the deceased and/or as a lump sum superannuation death benefit in accordance with this clause 11.3;
- (c) if a pension becomes payable in respect of a minor Dependant of a deceased Member the pension may only continue to be paid until attainment of age 25 by the minor or on such other basis or for such period as may be authorised by the Relevant Law.

11.4 Non-Preserved Benefits

- 11.4.1 If any unrestricted non-preserved benefits (within the meaning of the Relevant Law) are held in the Fund in respect of a Member being benefits transferred to the Fund in accordance with clause 9.3 or otherwise such benefits may be paid to the Member in accordance with clause 11.1.
- 11.4.2 If any restricted non preserved benefits (within the meaning of the Relevant Law) are held in the Fund in respect of a Member then such benefits may be paid to the Member in accordance with clause 11.1 subject to the termination of the relevant employment or the occurrence of another Condition of Release in relation to the Member.

11.5 Forfeiture of Benefits

11.5.1 Any Member or Dependant:

- (a) who assigns or charges or attempts to charge any Benefit; or
- (b) whose Benefit whether by voluntary act, operation of law including pursuant to the provisions of the Bankruptcy Act 1966 (Cth) or otherwise becomes payable to or vested in any other person, company, government or other public authority;

shall forfeit such Benefit provided that this clause 11.5.1 shall not have the effect of forfeiting any Benefit or entitlement where the Member has already become entitled to that Benefit as against the Trustee in accordance with clause 11.1.

11.5.2 The Trustee shall credit all Benefits forfeited pursuant to clause 11.5.1 to the General Reserve and such Benefits shall be applied in accordance with clause 7.3.

11.5.3 The Trustee shall only forfeit a Member's entitlement or Benefit in accordance with this clause 11.5 where such forfeiture does not breach the Relevant Law and the Trustee in giving effect to such forfeiture shall do all such things as may be required by the Relevant Law.

11.6 Deduction of Tax from Benefit

The Trustee may deduct from any Benefit or payment under this Deed any tax or duty payable from or in respect of the same whether by the Member, the Fund or the Trustee in its capacity hereunder, and may thereupon pay the said tax or duty to the Responsible Authority. The Member shall be entitled to receive only the net Benefit or payment after the deduction has been made.

11.7 Benefits Payable by Pension

The payment of a benefit as a pension pursuant to clauses 11.1.2(c) and 11.3 may be paid in accordance with this clause 11.7 or as otherwise authorised by the Relevant Law as follows:

11.7.1 Account Based Pension

A pension may be arranged as an account based pension which shall have the following features:

- (a) pension payments shall be made at least annually except that where the date of commencement of the pension is after 1 June no payment is required in respect of that Fund Year;
- (b) the total of pension payments in any Fund Year (including under a payment split) shall be at least the amount calculated in accordance with the Relevant Law;
- (c) there shall be no maximum pension payable subject to clause 11.7.8;
- (d) the pension shall only be transferable on the death of the pensioner to a reversionary pensioner or pensioners who are Dependant/s of the pensioner at the time of death subject to the terms of any pension contract;
- (e) the capital value of the pension and the income from it cannot be used as security for a borrowing;
- (f) the pension may be commuted in whole or in part by payment of one or more lump sums (subject to clause 11.7.8) or by what is known as an internal commutation;

- (g) the pension may have a residual capital value subject to the requirements of the Relevant Law.

11.7.2 **Annuity or Other Style of Pension**

Where the Relevant Law authorises an annuity or other style of pension to be paid the Trustee shall have the power to pay or purchase any such style of pension or annuity the terms and conditions of which shall be determined in accordance with the pension contract which contract may include terms in relation to matters such as commutation, minimum and maximum pension payments, whether the pension may be paid as a reversionary pension and the ability to pay a residual capital value in respect of the pension.

11.7.3 **Conversion of Allocated Pension to Account Based Pension**

If the Trustee is or has been paying an allocated pension then subject to the terms of the pension contract the Trustee may determine to continue paying that pension as an account based pension in accordance with clause 11.7.1 without effecting a commutation of the allocated pension.

11.7.4 **Commutation of Other Styles of Pension**

If the Trustee has been paying a pension other than an account based pension then subject to the terms of the pension contract and the requirements of the Relevant Law the Trustee may commute such pension in whole or in part to another style of pension, whether an account based pension or any other style of pension, subject at all times to the requirements of the Relevant Law.

11.7.5 **Pension Rules**

Upon the commencement of any pension in accordance with this clause 11.7 the Trustee may prescribe rules and conditions applicable to the pension ("**pension contract**") in writing with the Member which pension contract shall record the terms and conditions applicable to the pension.

11.7.6 **One or More Pensions**

The Trustee may commence more than one pension in respect of a Member whether at the same time or different times and each such pension shall be arranged and paid just as if it were the only pension to be paid from the Fund in respect of the Member.

11.7.7 **Pensions Payable to Minors**

A minor may be a Member of the Fund as permitted by the Relevant Law and may become entitled to a pension or otherwise be admitted as a Member subject to the

requirements of the Relevant Law and to the provisions of this Deed.

11.7.8 Pension on Attainment of Preservation Age

The Trustee may commence a pension for a Member who has attained their preservation age within the meaning of the Relevant Law on such terms and conditions as the Trustee and the Member may agree subject to the requirements of the Relevant Law.

11.7.9 Pension Reserve

- (a) If the Fund pays a defined benefit pension and the pension terminates (whether on account of the death of the pensioner or otherwise) the Trustee may retain within the Member's Member Account (notwithstanding actuarial practice) the full balance and related assets corresponding to the Current Pension Liability and any residual assets on the termination of the pension may be applied, to the maximum extent possible, as an inter vivos or death benefit commutation in favour of the Member, the Member's Dependants and/or legal personal representative/s as the case may be subject at all times to the pension contract and the requirements of the Relevant Law.
- (b) If the Trustee determines not to retain any such balance/related assets in the Member Account then the relevant amount may be credited to the General Reserve or be applied in such other manner as the Trustee may determine subject to the requirements of the Relevant Law.

11.8 Benefits Payable by Lump Sum

The payment of a Benefit as a lump sum pursuant to clauses 11.1.1 and 10.3 shall be made by the Trustee as soon as reasonably practicable after the Benefit has become payable.

11.9 Benefits Other Than in Cash

The Trustee may with the agreement of a Member or Dependant to whom a Benefit is payable transfer or vest in the Member any of the property of the Fund where such property is equivalent in value to the Benefit payable and the Trustee in determining the value to be attributed to such property may take whatever steps may be necessary to determine the true, fair and reasonable market value for that property at the time of distribution provided that the payment of a Benefit by way of transfer is authorised by the Relevant Law.

11.10 Release Authority

Upon receipt of a release authority in respect of a Member and in accordance with the Relevant Law the Trustee shall, where requested by the Member, or where required under the Relevant Law debit the Member's Member Account within thirty (30) days or within such other period as may be required by making a payment to the Member or the Commissioner of Taxation, as required, in a sum equivalent to the amount of excess contributions tax which has been assessed to the Member.

11.11 Temporary Incapacity/Salary Continuance

11.11.1 If a Member suffers from temporary incapacity within the meaning of the Relevant Law then the Trustee may pay a non-commutable income stream in respect of the Member for the purpose of continuing, in whole or in part, the gain or reward from employment which the Member was receiving before the temporary incapacity which payment shall only be paid in respect of the period of temporary incapacity.

11.11.2 The Trustee shall have the power to effect a policy of temporary incapacity insurance (or other like policy) for the purpose of funding payments under clause 11.11.1 but otherwise may fund payments under clause 11.11.1 out of the Member's Member Account or in accordance with the provision made for that by clause 7.9.3 subject to the requirements of the Relevant Law governing minimum benefits and any requirement that temporary incapacity benefits not be funded out of member financed benefits or mandated employer financed benefits.

11.11.3 If the Trustee holds a policy of temporary incapacity insurance (or other like insurance) for a Member then the Trustee may assign the legal and beneficial interest in the said policy to the Member subject to such assignment being authorised by the Relevant Law.

12. ALTERATION OF THE DEED

12.1 Power to Amend

The Trustee may from time to time alter, amend, add to, delete or modify any of the provisions of this Deed by deed provided that no amendment pursuant to this clause 12 shall:

12.1.1 vary the main purpose of this Deed namely to establish a Regulated Superannuation Fund and to provide benefits to Members on retirement or to the Dependants of Members in the event of death before retirement of the Member; or

12.1.2 have the effect of reducing any Benefits that have accrued or have become payable to a Member before the amendment taking effect except that where such reduction is required by reason of any tax payable on income of the Fund, where

such reduction is to enable compliance with the Relevant Law, where the affected Members have approved of the reduction in writing or where the Relevant Authority has approved the reduction in writing.

12.2 Amendments Subject to Relevant Law

Notwithstanding anything in this clause 12, this Deed may not be amended if that amendment would be contrary to the requirements of the Relevant Law.

13. WINDING UP OF FUND

If at any time there shall be no Members or no Dependants of Members or if all the Members determine unanimously in writing by notice to the Trustee, then the Fund shall thereupon be wound up by the Trustee applying each Member's Benefits as they may respectively request in writing and by transferring the balance of investments remaining (if any) after allowance for any expenses expected to be incurred in winding up the Fund to the last person who was a Member or to the Dependants or estate of such Member in such proportion as the Trustee may in its absolute discretion determine and upon completion of such transfer and payment of all final expenses the Fund shall cease and determine provided that if any payment of Benefits provided for by this clause 13 is otherwise required by the Relevant Law or by this Deed to be deferred until the occurrence of a Condition of Release then any affected Member shall not be entitled to receive such part of the Benefit and the Trustee shall transfer the Benefit to another superannuation entity nominated by the Member provided that such entity does not permit the payment of the Benefit prior to the occurrence of a Condition of Release.

14. TRANSFER OF BENEFITS

14.1 General

If a Member becomes eligible to join another Regulated Superannuation Fund the Trustee may if requested by the Member in lieu of part or all of any Benefit to which the Member may become entitled under this Deed, transfer to the trustees of such superannuation fund such portion of the property or moneys of the Fund as the Trustee in its discretion determines but in the event of a transfer of the whole entitlement of the Member an amount in value not less than the amount determined in accordance with clause 11.1 as if a Benefit was payable to the Member.

14.2 Contribution Splits

The Trustee may in its discretion transfer or rollover an amount subject to a split of Contributions in accordance with clause 10.3 to another Regulated Superannuation Fund.

15. DEED SUBJECT TO RELEVANT LAW


Notwithstanding anything else contained in this Deed, to the extent to which the Relevant Law imposes any requirements that must be met by the Fund or by the Trustee (in terms of being a Regulated Superannuation Fund which is a

complying superannuation fund), then those requirements shall be deemed to be a requirement of this Deed."

EXECUTED as a Deed

EXECUTED by
**G & A OTHEN PTY LTD ACN 609 037
498** in accordance with section 127(1) of
the Corporations Act 2001:


.....
Gavin James Othen - Director


.....
Alison Claire Othen - Director



WALLMANS
LAWYERS

Expert advice,
human approach.

L5, 400 King William St
Adelaide SA 5000

GPO Box 1018
Adelaide SA 5001

Tel (08) 8235 3000
Fax (08) 8232 0926

general@wallmans.com.au
www.wallmans.com.au

ABN 98 802 494 422

**G & A OTHEN PTY LTD
ACN 609 037 498**

(New Trustee)

AND

**GAVIN JAMES OTHEN
and
ALISON CLAIRE OTHEN**

(Outgoing Trustee)

AND

**GAVIN JAMES OTHEN
and
ALISON CLAIRE OTHEN**

(Members and Directors)

**DEED OF RESIGNATION AND APPOINTMENT OF TRUSTEE
OTHEN SUPER FUND**

THIS DEED is made on Monday 9th November

2015

BETWEEN

G & A OTHEN PTY LTD ACN 609 037 498 c/- Exelsuper Pty Ltd, Suite 1, 50 King William Road Goodwood SA 5034 (**New Trustee**)

AND

GAVIN JAMES OTHEN and **ALISON CLAIRE OTHEN** both of 33 Godfrey Terrace Leabrook SA 5068 (**Outgoing Trustee**)

AND

GAVIN JAMES OTHEN and **ALISON CLAIRE OTHEN** both of 33 Godfrey Terrace Leabrook SA 5068 (**Members and Directors**)

INTRODUCTION

- A. Othen Super Fund (**Fund**) was established by a deed made on 29 November 2004 by the Outgoing Trustee as the trustee which deed is hereinafter referred to as the **Fund Deed**.
- B. Rule 5.1 of the Fund Deed (**Relevant Clause**) provides:
- "Rule**
- 5.1.** A Member may retire as a Trustee provided:
- (a) a company of which the Member is a director is appointed as Trustee; or;
 - (b) a Legal Personal Representative of that Member is appointed as a Trustee."

C. The Outgoing Trustee is the current trustee of the Fund.

D. The Outgoing Trustee wishes to resign as trustee of the Fund and the Members wish to appoint the New Trustee as trustee of the Fund as and from the date of this Deed.

E. The New Trustee wishes to consent to its appointment as trustee of the Fund as and from the date of this Deed.

F. The Outgoing Trustee wishes to confirm their resignation as trustee of the Fund.

G. The Directors being the persons comprising the directors of the New Trustee wish to consent to their appointment as directors of the New Trustee as trustee of a superannuation entity.

TERMS

1. INTRODUCTION

The Introduction is true and correct and forms part of this Deed.

2. RESIGNATION AND APPOINTMENT OF TRUSTEE

The Outgoing Trustee resigns as trustee of the Fund and the Members in exercise of their power under the Relevant Clause and in exercise of every other power enabling the Members to do so now appoint the New Trustee as trustee of the Fund as and from the date of this Deed.

3. ACKNOWLEDGEMENT OF RESIGNATION

The Outgoing Trustee acknowledges their resignation as trustee of the Fund as and from the date of this Deed.

4. CONSENT TO ACT AS NEW TRUSTEE

The New Trustee consents to act as the trustee of the Fund as and from the date of this Deed and undertakes to be bound by the terms of the Fund Deed.

5. DIRECTOR'S CONSENT

The Directors being the persons comprising the directors of the New Trustee wish to consent to their appointment as directors of the New Trustee as trustee of a superannuation entity in accordance with the requirements of section 118 of the *Superannuation Industry (Supervision) Act 1993*.

6. DECLARATION OF VESTING

The Outgoing Trustee declares for the purposes of relevant trustee legislation that any estate or interest in any land, any chattel or right to recover and receive any debt or any other chose in action subject to the Fund will vest in the New Trustee as trustee of the Fund as and from the date of this Deed.

7. TRANSFER OF TRUST FUND

The Outgoing Trustee covenants and agrees that they shall do all such acts, matters and things and sign, execute and deliver all such documents as may be necessary or desirable to vest the legal estate of the Fund in the name of the New Trustee as trustee of the Fund as and from the date of this Deed.

8. RELEASE AND INDEMNITY

The Outgoing Trustee is now released from all of the trusts contained in the Fund Deed and from out of the duties liabilities and obligations contained in the Fund Deed and is indemnified by the New Trustee out of the assets of the Fund for anything done or omitted to be done in the proper administration of the Fund on or before the execution of this Deed.

9. COSTS

The costs of and incidental to the preparation, execution and stamping of this Deed and any instrument executed pursuant to this Deed will be borne by the New Trustee as trustee of the Fund.

EXECUTED as a Deed

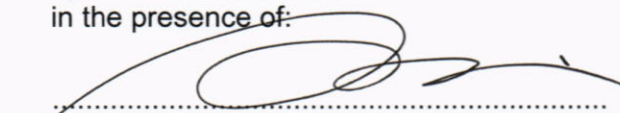
EXECUTED by
G & A OTHEN PTY LTD ACN 609 037 498


.....
Gavin James Othen - Director

)
)


.....
Alison Claire Othen - Director

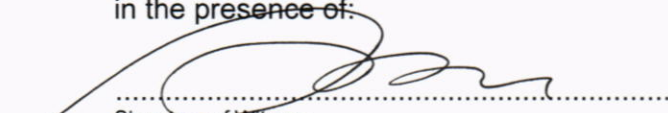
SIGNED AS A DEED
by **GAVIN JAMES OTHEN**
in the presence of:


.....
Signature of Witness

)
)
)


.....

SIGNED AS A DEED
by **ALISON CLAIRE OTHEN**
in the presence of:


.....
Signature of Witness

)
)
)


.....

OTHEN SUPER FUND

INVESTMENT STRATEGY

Purpose of the fund

The purpose of OTHEN SUPER FUND is to provide retirement benefits for members and their dependants. Benefits are provided through the maintenance of an accumulation account for each member and the payment of lump sums and Account Based Pensions when a member satisfies a condition of release and requests a benefit.

Membership Profile

Member Name	Date of Birth	Account Profile
Gavin James Othen	18/08/1959	Pension + Accumulation
Alison Claire Othen	19/05/1962	Full Accumulation

Risk Profile

The risk from the investments of the fund and the benefits from returns on such investments is borne by the members. The Trustee/s are aware of the risk profile of each member and this has been considered in setting an appropriate risk/return trade-off for the investments selected.

Liquidity

The Trustee/s acknowledge the fund needs to have sufficient liquidity to pay the funds ongoing expenses, tax liabilities and member benefits. The Trustee/s will ensure the fund retains enough liquidity to meet these needs by holding adequate cash reserves or assets that can be liquidated in a timely manner.

The member/s of the fund are in part pension and part accumulation phase. To ensure liquidity for regular pension payments the Trustee/s have focused on investments with strong income yields.

Diversification

In determining investments, the Trustee/s have had regard to appropriate levels of diversification to manage and control the risk and volatility of returns accruing from different asset classes. Diversification is usually obtained by investing across a range of asset classes, investing in a number of assets within a single asset class, investing in different markets (i.e Australia and Overseas) or investing in different funds with different management styles.

The Trustee/s acknowledge their preference for Cash & Fixed Interest and Australian Shares over other asset classes. This is based on the Trustee/s own knowledge and experience, availability to reliable research and strong income paying stocks which generally have refundable franking credits. The Trustee/s believe they can appropriately diversify within the Australian Shares asset class by choosing stocks from a variety of industry sectors.

Asset Allocation

The targeted asset allocation takes into account the liquidity needs of the fund, asset diversification and investment timeframes. The following asset classes and ranges will be targeted by the Trustee/s:

Asset Class	Indicative Long Term Range
Cash & Fixed Interest	40-70%
Australian Shares	20-40%
International Shares	0-20%
Property Trusts/Funds	0-10%
Direct Property	0%
Other (collectables, gold, silver, etc)	0%

Time Frame

The Trustee/s have considered the age of the member/s and the long-term nature of the investments. The time frame for investments is long-term (at least 4-6 years). As the both members draw closer to retirement age the investments of the fund will be reviewed to ensure sufficient liquidity for the payment of income streams or lump sum benefits.

Insurance

The Trustee/s have considered the insurance needs of the fund's members, the fund's liquidity requirements and other risks in the event of the death or disablement of a member, and where required have obtained the appropriate type and level of insurance. The Trustee/s will review the insurance needs of each member on an on-going basis and amend, acquire or cancel policies as required.

Adopted as the investment strategy for OTHER SUPER FUND

X



Sign here

Name: Gavin James Othen

22/1/21

Date

X



Sign here

Name: Alison Claire Othen

22/1/21

Date



006262 045 IAG



G & A OTHEN PTY LTD
<OTHEN SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Insurance Australia Group Limited

ABN 60 090 739 923
Incorporated in the ACT

Shareholder Registry

Computershare Investor Services Pty Limited
GPO Box 2975
Melbourne VIC 3001
Telephone (within Australia): 1300 360 688
Telephone (outside Australia): 61 3 9415 4210
Email: iag@computershare.com.au
Website: www.iag.com.au

Holder Identification Number (HIN)

HIN WITHHELD

For your security keep your SRN/HIN confidential

22 December 2022

Dear Capital Notes 2 holder,

It gives me great pleasure to welcome you as an Insurance Australia Group Limited (IAG) Capital Notes 2 holder (ASX: IAGPE). Enclosed is a confirmation of your allocation.

If you are a new security holder, please provide the following details online using the Easy Update service as soon as possible. The Easy Update service is fast, secure and will ensure your details are recorded promptly. Information on how to use this service is detailed on the reverse of this letter. Any details you provide to IAG as a shareholder will also be applied to your Capital Notes holding.

www.computershare.com.au/easyupdate/iag

Your investor communication elections: keep informed about your holding and the company by providing your email address and electing to receive all your communications electronically.

Your Tax File Number/Australian Business Number (TFN/ABN) or Exemption Codes: You do not have to provide your TFN or ABN and it is not an offence if you fail to do so. However, if you do not provide a TFN or, in certain circumstances, an ABN or exemption details, IAG will be required to withhold Australian tax at the maximum marginal tax rate plus the Medicare levy on any unfranked part of a distribution.

Your payment instructions: Distributions and any other amount payable in connection with Capital Notes 2:

- will be paid by direct credit to a bank account maintained in Australia with a financial institution specified by the Capital Note 2 holder to the Registrar; or
- where no account is specified by a Capital Note 2 holder, or where IAG attempts to pay the relevant amount and the transfer is unsuccessful for any reason, may not be paid to the Capital Note 2 holder, but will be held by or on behalf of IAG for the Capital Note 2 holder in accordance with the Capital Notes 2 Terms.

If you do not have internet access, please call the Shareholder Information Line on 1300 360 688 and follow the voice instructions to provide your information over the phone. By using this number you can also request to receive forms to provide either some or all of the information requested above.

Please visit www.iag.com.au for IAG's Privacy Policy, share price data, annual reports and market announcements.

Yours sincerely

Michelle McPherson
Chief Financial Officer

How to enter your securityholder information online

Please ensure you have the following information in front of you before entering the Easy Update website:

- Your SRN/HIN number. This number is found on the front of this letter, at the top of the page.
- Your Tax File Number (TFN) or Australian Business Number (ABN) and/or appropriate Exemption Codes.
- Your nominated bank, building society or credit union account details.

STEP 1

Visit www.computershare.com.au/easyupdate/iag



If you are having difficulties accessing the website please ensure you have entered the website address correctly and check your internet connection.

STEP 2

Provide your access details to enter the Easy Update website

SRN/HIN	Please note an SRN (Securityholder Reference Number) begins with the letter 'I' whereas a HIN (Holder Identification Number) begins with the letter 'X'.
Postcode or Country	Enter your postcode if you are an Australian resident or select your country of residence from the drop down menu.
Security Code	Enter the security code number in the box provided
Terms & Conditions	Read and agree to the terms and conditions.

STEP 3

Enter your securityholder information

Payment details	Enter your nominated Australian direct credit account details.
Securityholder Communications	Enter your email address and elect to receive all your securityholder communications online. Note that if you do not enter your email address, your investor communications will be sent by mail to your registered postal address.
Tax information	Enter your Tax File Number (TFN) or Australian Business Number (ABN) and/or appropriate Exemption Codes.

FINISH

Confirmation and receipt

Confirmation	Please ensure the details you have entered are correct before clicking 'submit'.
Finish	Record your receipt number. You will need to quote this number if you have any enquiries regarding your Easy Update transaction.



IAG



G & A OTHEN PTY LTD
<OTHEN SUPER FUND A/C>
C/-VELO PRIVATE WEALTH
PO BOX 7397
HUTT STREET SA 5000

Incorporated in Australian Capital Territory

ASX Code IAGPE

Security class: CAPITAL NOTES 2

Update your information:



Online:
www.iag.com.au



By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001

Enquiries:

(within Australia) 1300 360 688
(international) +61 3 9415 4210

Holder Identification Number (HIN)

HIN WITHHELD

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: TFN quoted
Page Number: 1 of 1

CHESS Allotment Confirmation Notice as at 22 December 2022

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 500
CAPITAL NOTES 2 AT \$100 PER NOTE IN INSURANCE
AUSTRALIA GROUP LIMITED ON 22 DECEMBER 2022
TO THE ABOVE NAMED PURSUANT TO THE CAPITAL
NOTES 2 OFFER**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY